Univé customer survey: Pay-As-You-Drive (PAYD) insurance

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university of groningen

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1. Introduction

On the 10th of January 2013 over 3500 Univé clients were contacted and asked to fill in an online survey via Qualtrics, a survey website company licenced by the University of Groningen, about the future of car insurance at Univé. These customers could be classified under three main headings; car insurance clients with the 'e-Support' service (called the "e-Support" survey in this report), car insurance clients without 'e-Support' (called the "Autoklanten" survey in this report), and health insurance clients without Univé car insurance (called the "Zekur" survey in this report). In order to take part in the survey the respondents had to indicate that they had a valid driver's licence and access to a car. The clients had until the 24th of January to respond to the survey and could go into a draw to be given one of thirty gift vouchers worth twenty euros.

This survey was undertaken as part of a PAYD project commissioned by Univé and the Ministry of Infrastructure and the Environment. The University of Groningen were responsible for the primary design of the survey and data collection. However, for privacy reasons the clients were contacted by Univé via a contracted company Rapid Sugar. Furthermore, all results presented in this report have been anonymised as to not identify the respondents.

Table 1.1 shows the number of clients by each survey type that opened the invitation email, the number of survey responses, and the response rate.

Table 1.1 Summary of response information for the survey

Customer type	Emails opened	Number of valid responses	Response rate
e-Support	525	48	9.1%
Autoklanten	1693	85	5%
Zekur	1479	69	4.7%
TOTAL	3697	202	5.5%

As table 1.1 shows the response rate for this survey was low. This means that the respondents are unlikely to be representative of Univé's whole client base and as such care should be taken in applying the results of this survey. However, the results are likely to represent the views of those with the strongest opinions, both negative and positive, towards car insurance products at Univé. Furthermore, due to the low numbers it is not easy, and meaningful, to break down the sample by demographic features such as gender or age groups. As such, the sample is presented as a whole, although notes about the effects that the sample demographics may have had are made where appropriate.

The rest of this document presents the results of the survey, along with discussion where necessary. The document has been split into sections that are associated with the sections that the respondents had to fill in while completing the survey. Furthermore, some questions only applied to, or had different wording for, the e-Support or Zekur customers. Where these unique questions or wordings occur it is pointed out.

2. Demographics and insurance

As shown in figure 2.1, the majority of respondents in all three surveys were male. This is especially so in the case of the e-Support customers and may be related to the fact that the survey explicitly asked for the main driver and insurance holder to fill in the survey.

Gender

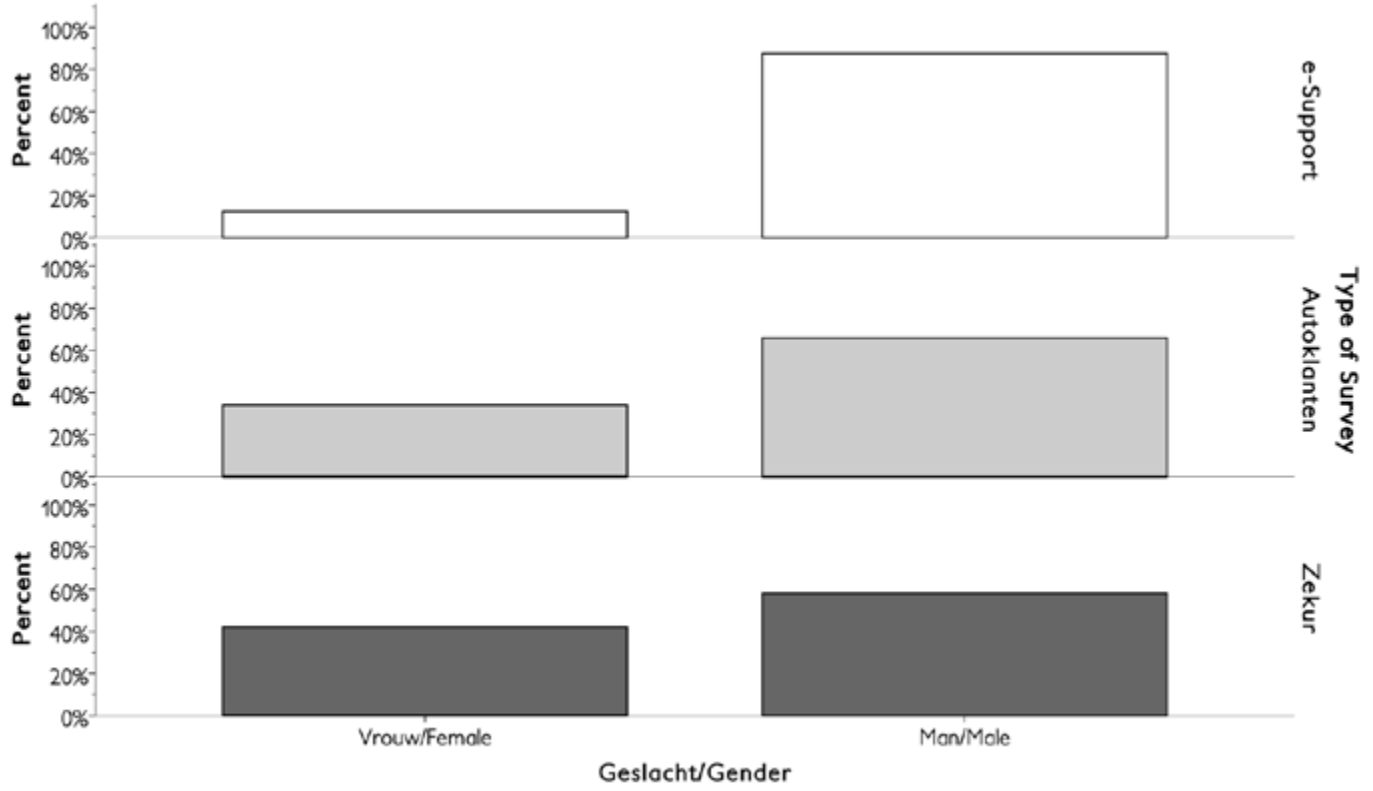


Figure 2.1 Responses to the question "Geslacht?" by survey type.

In older populations it is more likely that a male is the main driver of a vehicle. Therefore, the relatively high average age of the sample and of e-Support customers in particular, as shown in figure 2.2, may also explain the higher number of male respondents shown in figure 2.1.

Age

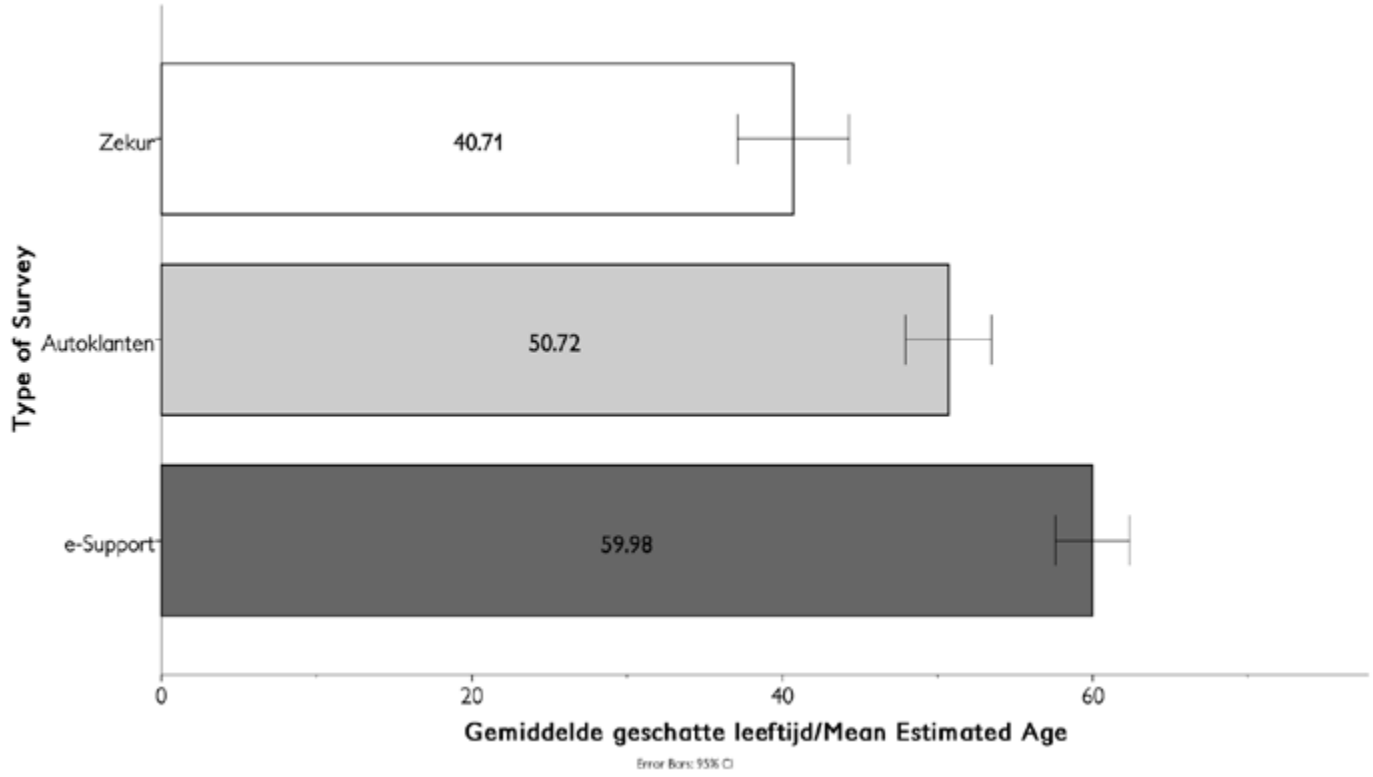


Figure 2.2 Average estimated age of respondents by survey type. Calculated via the provided year of birth.

Figure 2.3 shows that the majority of respondents across all surveys had an family net income below 50,001 euros per year. The biggest stand out difference is in the Zekur group who have the largest proportion of respondents in families earning less than 20,000 euros a year. This may be related to the generally younger age of the Zekur respondents (See figure 2.2).

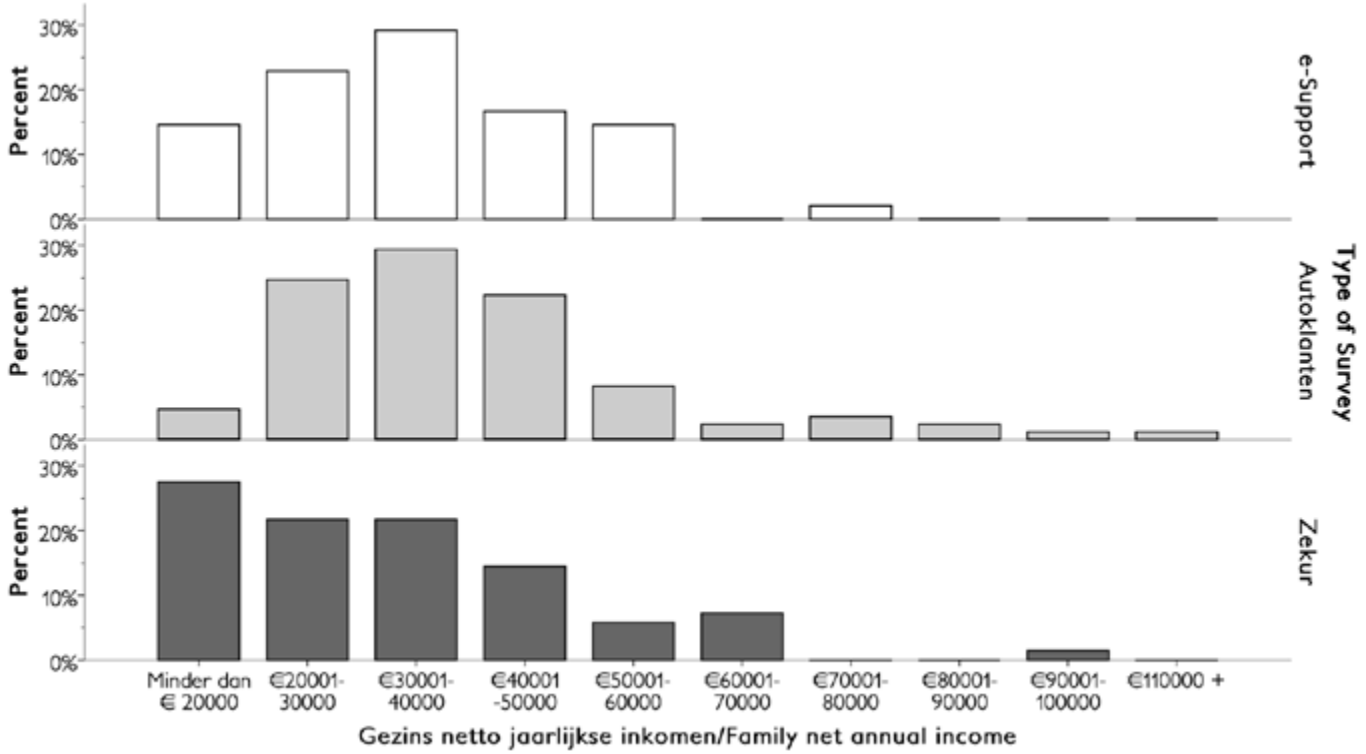


Figure 2.3 Responses to the question "Wat is uw (gezins) netto jaarlijkse inkomen?" by survey type.

Figure 2.4 shows the geographic distribution of the respondents, with the major provinces represented being Drenthe, Gelderland, and Zuid-Holland (for the Zekur clients only). The provinces of Flevoland, Limburg, and Zeeland are not well represented in the sample, with no replies from those in Zuid-Holland for the E-Support and Autoklanten surveys

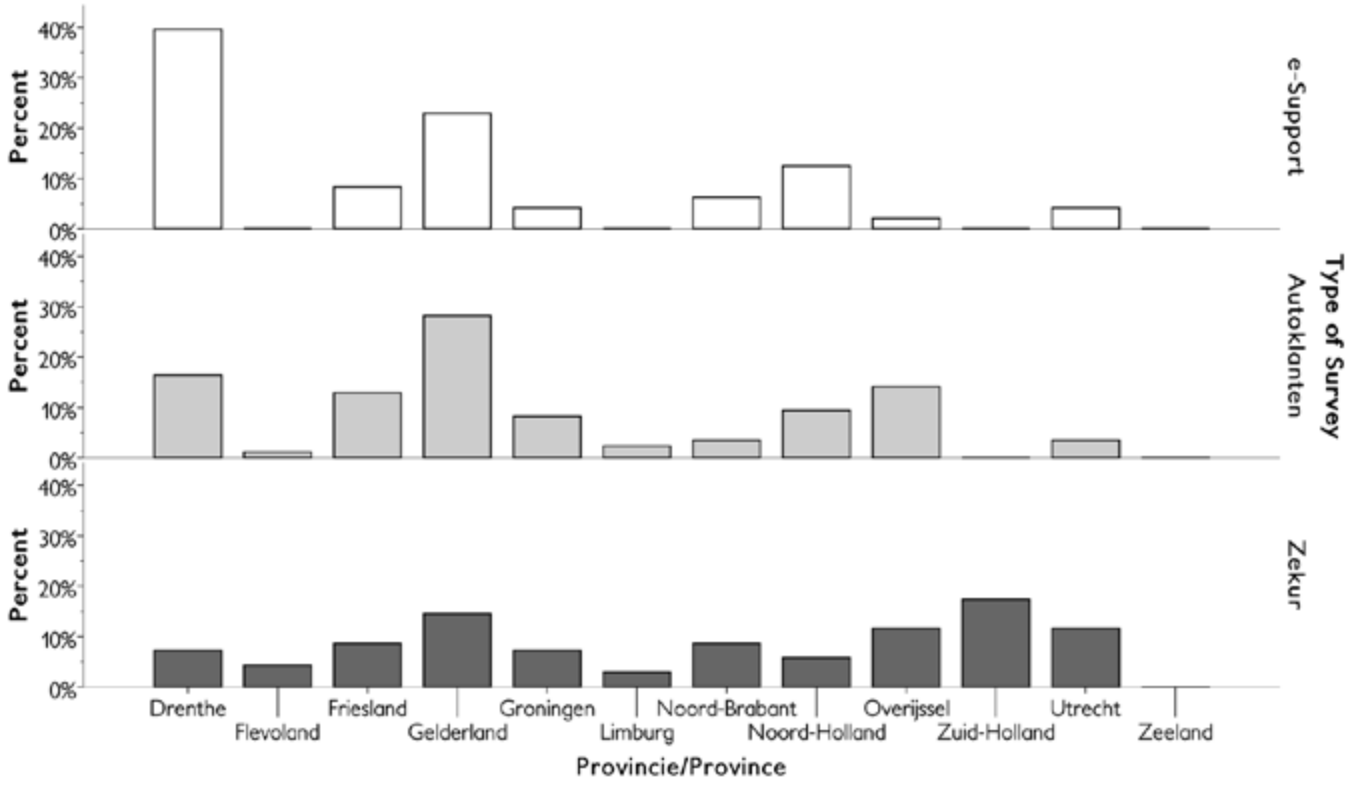


Figure 2.4 Responses to the question "In welke provincie van Nederland woont u?" by survey type.

In line with the relatively high average age of the respondents (see figure 2.2) the respondents had also held their licences for a long period of time (figure 2.5). Again, much like with age, the e-Support clients had held their licences for the longest on average, followed by the Autoklanten and then the Zekur clients. This means the responses in this survey can be taken as coming from experienced drivers.

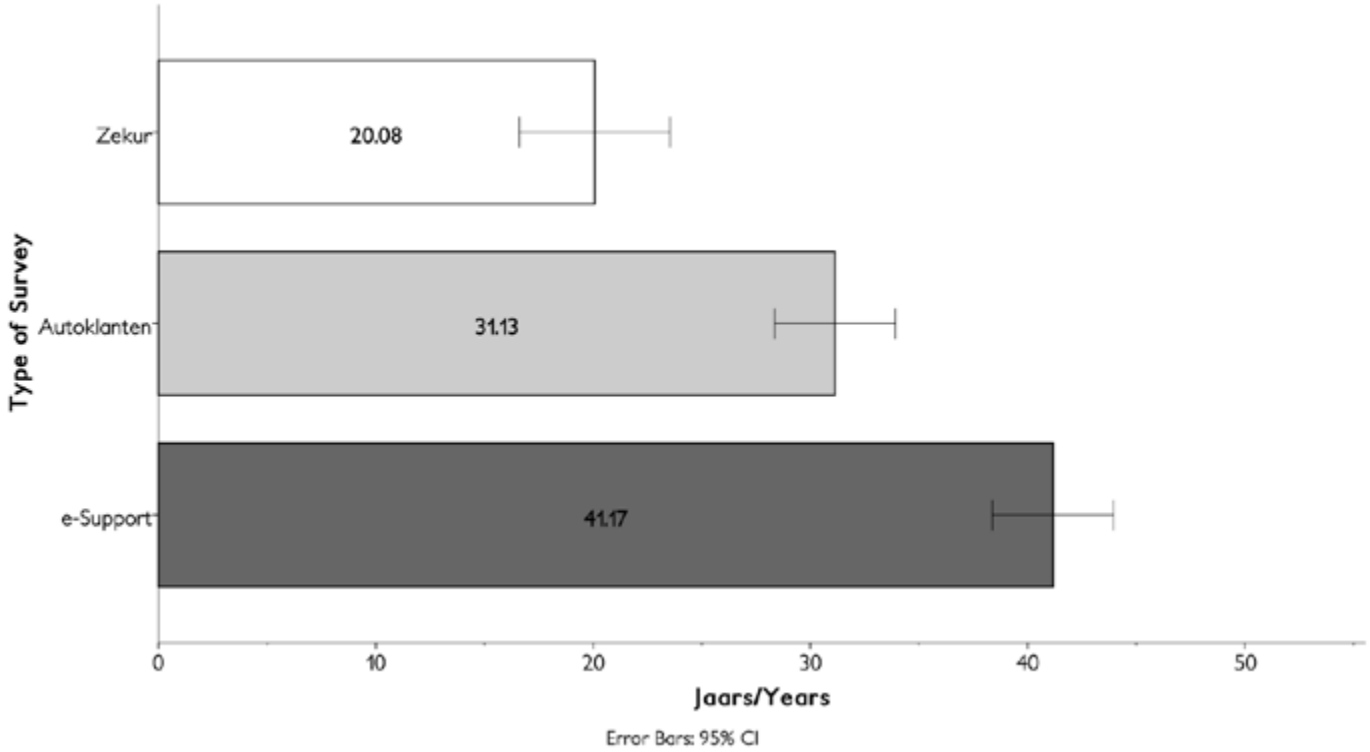


Figure 2.5 Responses to the question "Hoeveel jaar heeft u uw rijbewijs al?" by survey type.

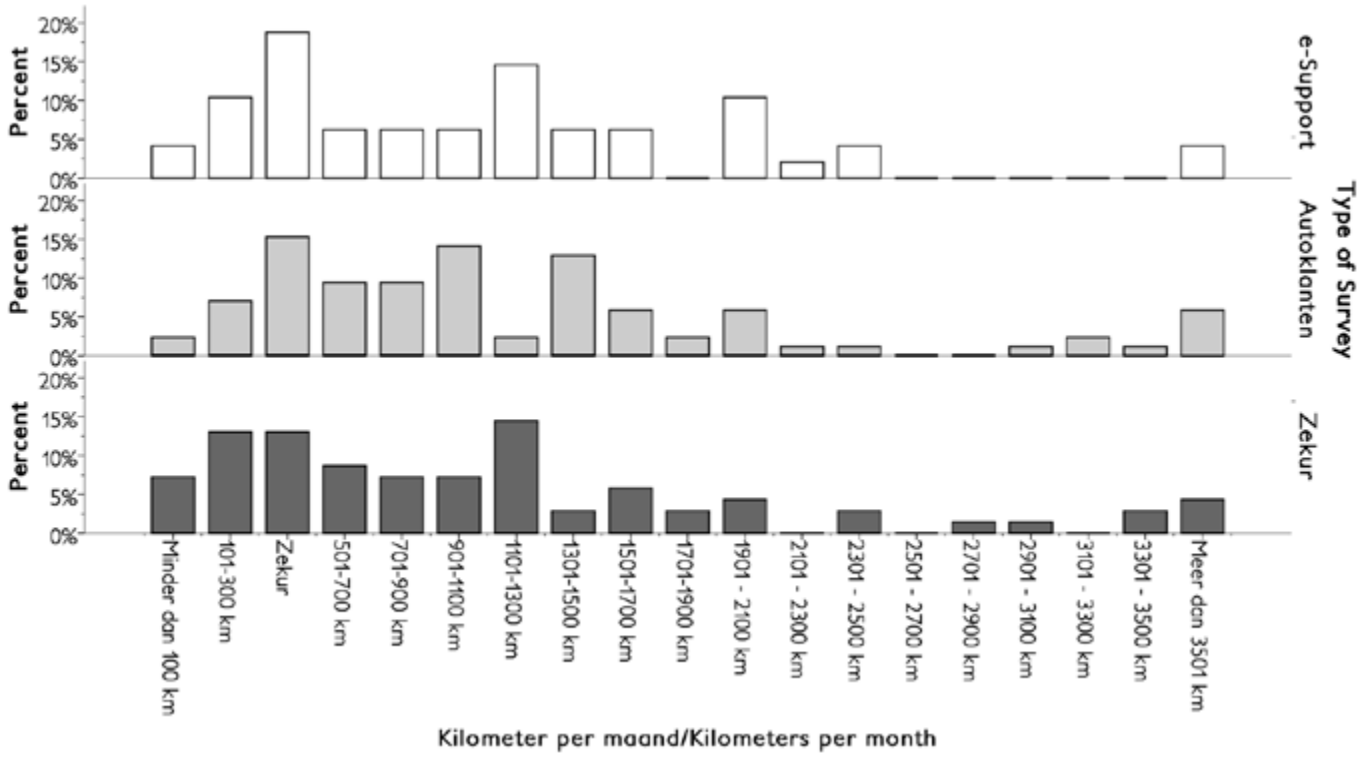


Figure 2.6 Responses to the question "Hoeveel kilometer rijdt u naar schatting per maand?" by survey type.

The average kilometres driven per month across the e-Support and Autoklanten respondents has its first peak at around 301-500 km per month (see figure 2.6). 301-500 km is well below the average private vehicle monthly mileage for the Netherlands of around 1021 km per month (Centraal Bureau voor de Statistiek, 2013). This large proportion of relatively low-mileage drivers is likely related to the age of the respondents, especially in the case of the e-Support respondents (see figure 2.2). The

Zekur respondents also have quite a few low mileage drivers. However, the largest peak for the Zekur clients is around 1101-1300 km per month, which is also a second peak for the e-Support clients and Autoklanten. A mileage of 1101-1300 km per month is close to the average monthly mileage for private vehicles in the Netherlands. All three survey types also had a small proportion of drivers who indicated driving more than 3501 km per month.

Figure 2.7 shows the ranked importance of several factors, with a rating of 7 being extremely important and a rating of 1 being extremely unimportant. Across all three survey types the respondents clearly indicated that their own safety was the most important factor to them, followed by the financial cost of driving, and finally of least importance was the impact of driving on the environment. Although the average rating for the environment was still around 5, indicating that the environment was, on average, still a little important to the respondents.

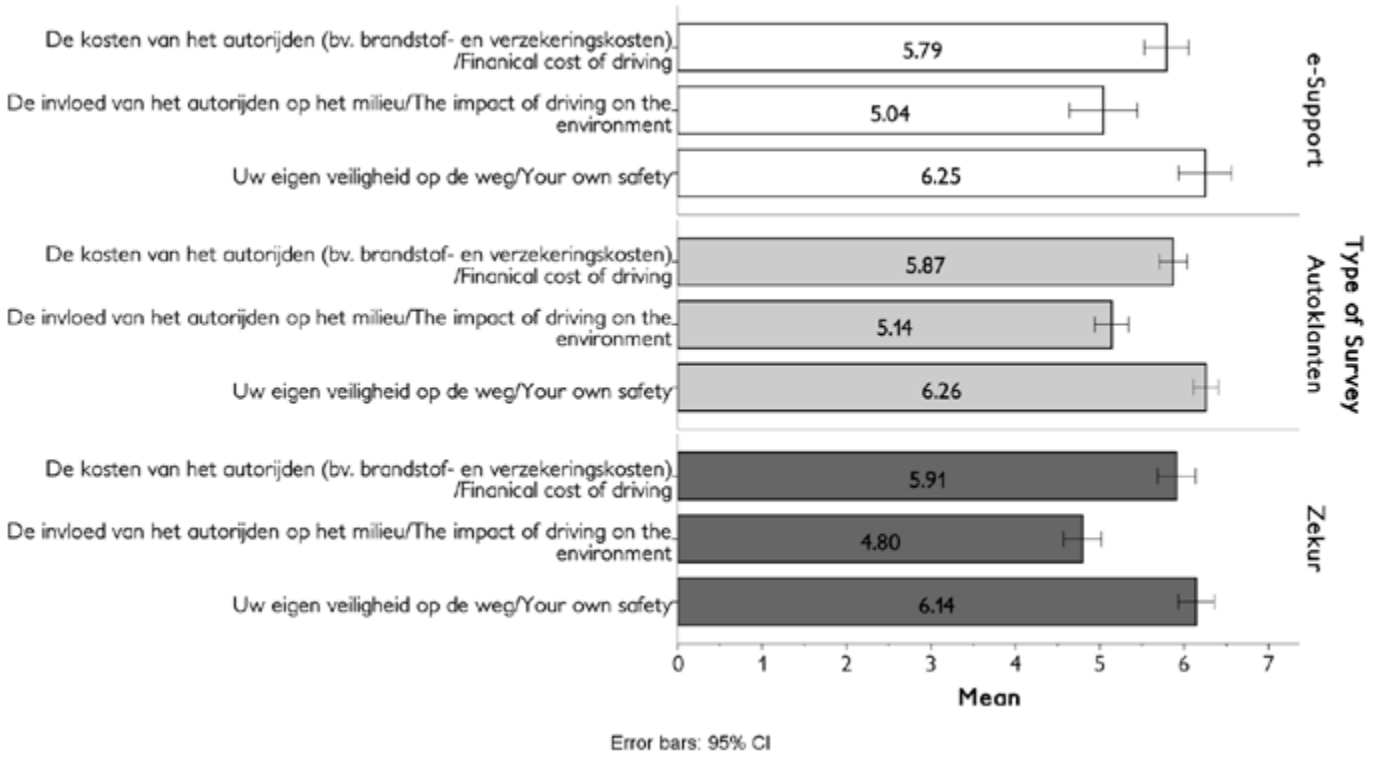


Figure 2.7 Average ratings for the question "Geef alstublieft aan hoe belangrijk de volgende factoren voor u zijn tijdens het autorijden?" by survey type. A rating of 1 equalled "In het geheel onbelangrijk" and a rating of 7 equalled "Extreem belangrijk".

The results in figure 2.7 suggest that the respondents of this survey could be best reached via referencing the safety and monetary benefits of PAYD insurance. However, care should be taken with this assumption. Firstly the number of respondents is low and relatively mature in age. This may bias them towards caring about safety more than the general population. Also, as later open ended questions will show (see tables 4.2 and 5.4) it is likely that many of the respondents already believe that they are safe drivers (McKenna, Stanier, & Lewis, 1991; McKenna, 1993). They may therefore be resistant to the idea that they could become safer, although, perhaps they could be addressed in terms of increasing their safety from other drivers.

Figure 2.8 only applies to the Zekur respondents and simply shows whether they had car insurance or not. Given that we asked for people with a drivers licence and access to a vehicle it is a bit worrying that 16% (11 respondents) do not have car insurance. However, since we only asked that they have 'access' to a car, they may not necessarily own this vehicle and therefore may have no need for insurance.

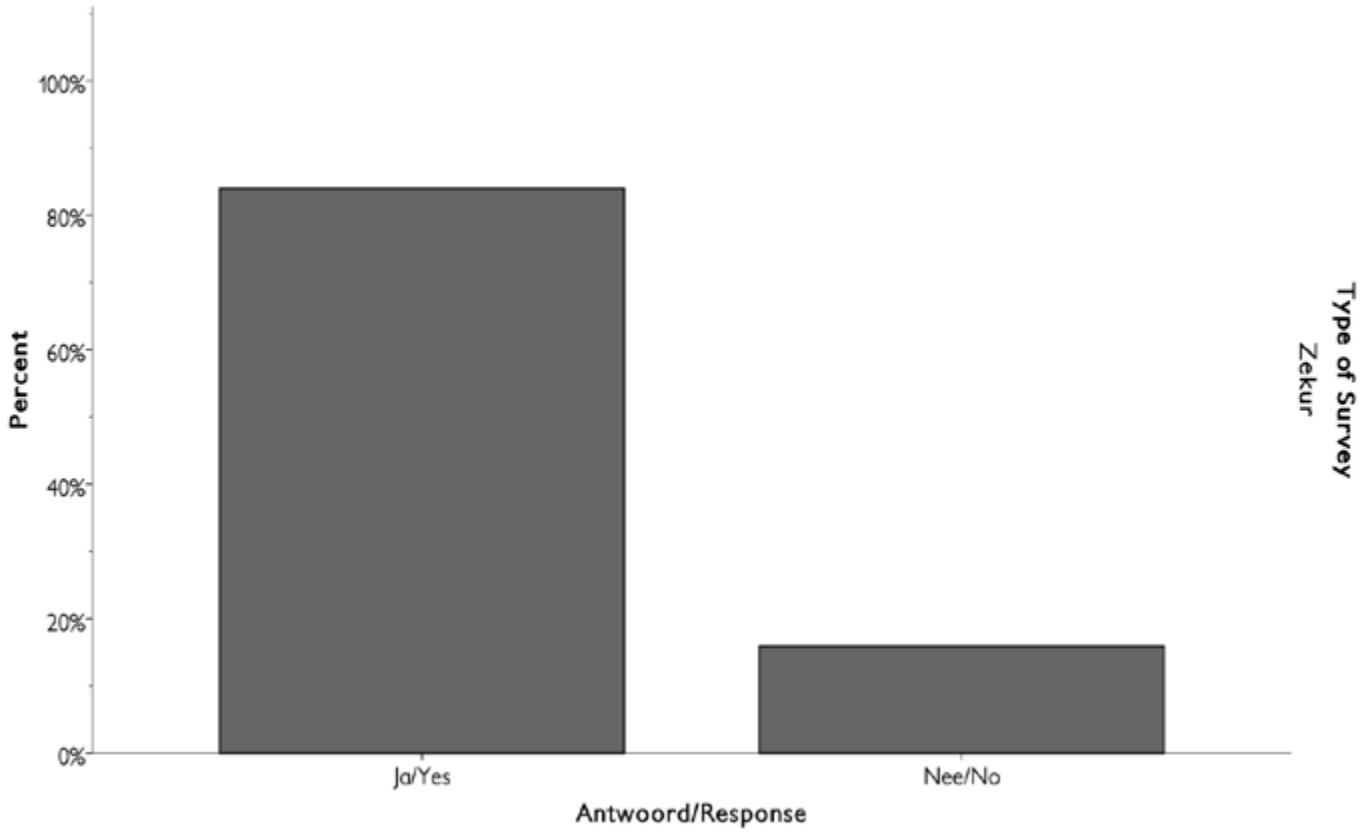
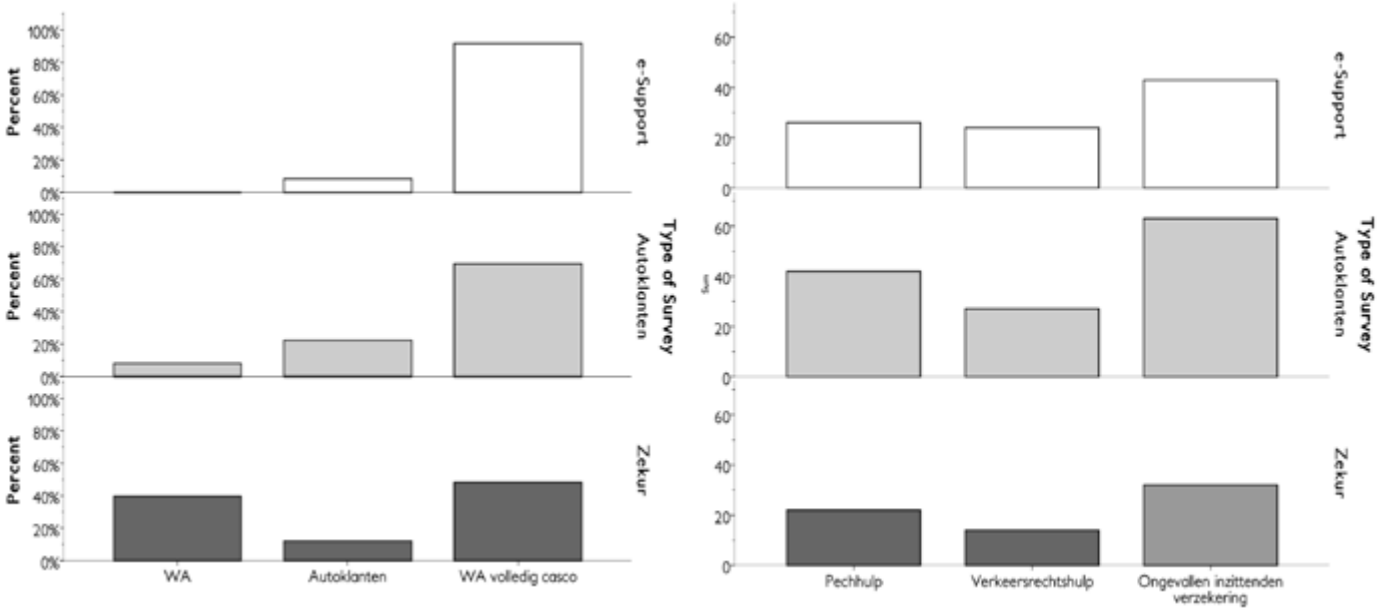


Figure 2.8 Zekur client's responses to the question "Heeft u een autoverzekering (bij Univé of een andere verzekeringsmaatschappij)?"

For those clients who did have car insurance, figures 2.9 and 2.10 show what type of insurance they had and what extras (if any) they had. Please note that figure 2.10 is a total count and not a proportion, as it was possible for one respondent to indicate that they have more than one type of insurance extra. In general, the majority of respondents have 'WA volledig casco" insurance, however, the Zekur clients also have a sizable proportion of respondents with "WA" insurance. Furthermore, figure 2.10 shows that "ongevallen inzittenden verzerkering" is the most popular extra insurance option for the respondents.



Figures 2.9 and 2.10 show the responses for the questions "Hoe is uw auto momenteel verzekerd?" (figure 2.9) and "Indien van toepassing; welke aanvullende autoverzekeringen heeft u?" (figure 2.10).

In general the proportion of professional drivers in the sample was low (see figure 2.11). If there had been more respondents to the survey it may have been worth separating these professional drivers out for further examination. However, given the small sample size it was decided that they should be left in.

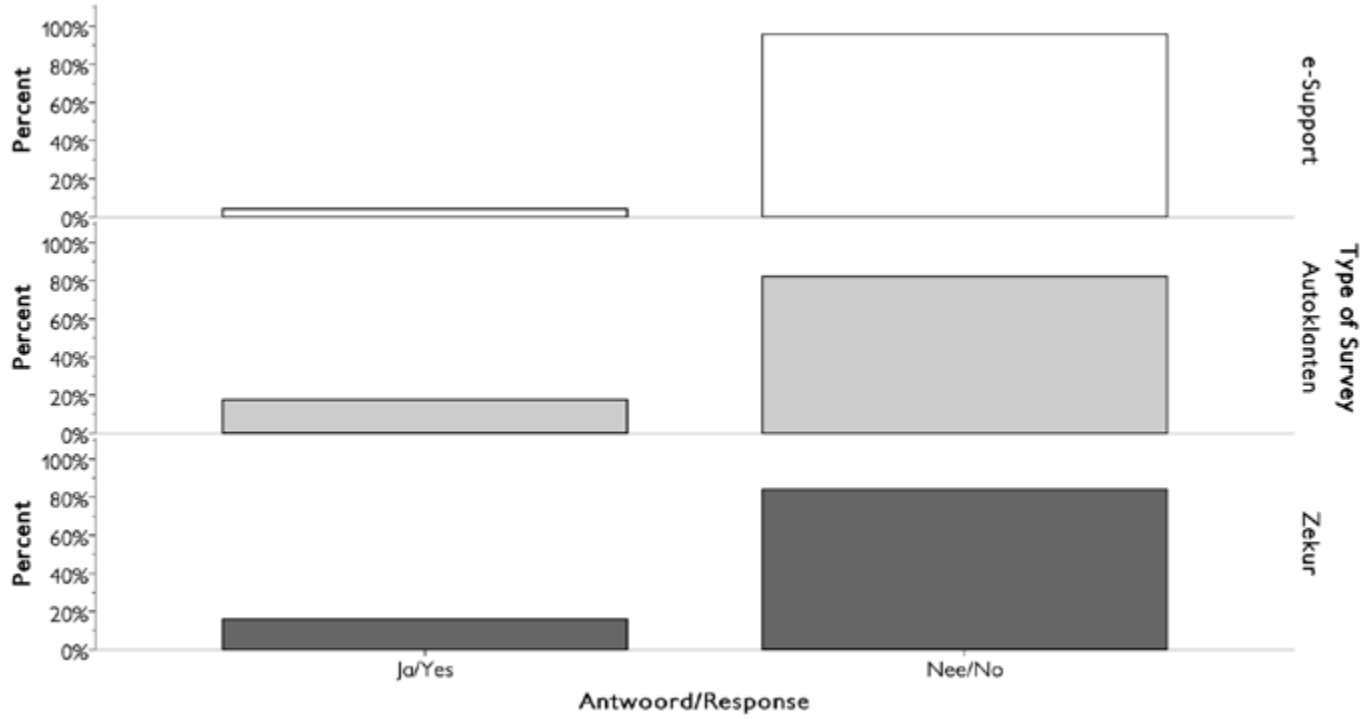


Figure 2.11 Responses to the question "Vormt autorijden een groot onderdeel van uw beroep?" by survey type.

Similarly figure 2.12 shows the proportion of respondents that had a young driver (18-24 years old), or soon to be young driver, in their household. Only a few respondents indicated this was the case. Meaning that there were not enough respondents to properly examine the later questions about PAYD for young drivers, however, of the 30 respondents who did indicate they had a young driver in their household, 16 (53.3%) of them were interested in having PAYD insurance for their young driver. Furthemore, of these 16 people, 13 (81.3%) believed that PAYD insurance would improve the behaviour of their young driver, whereas 3 believed it would have no effect.

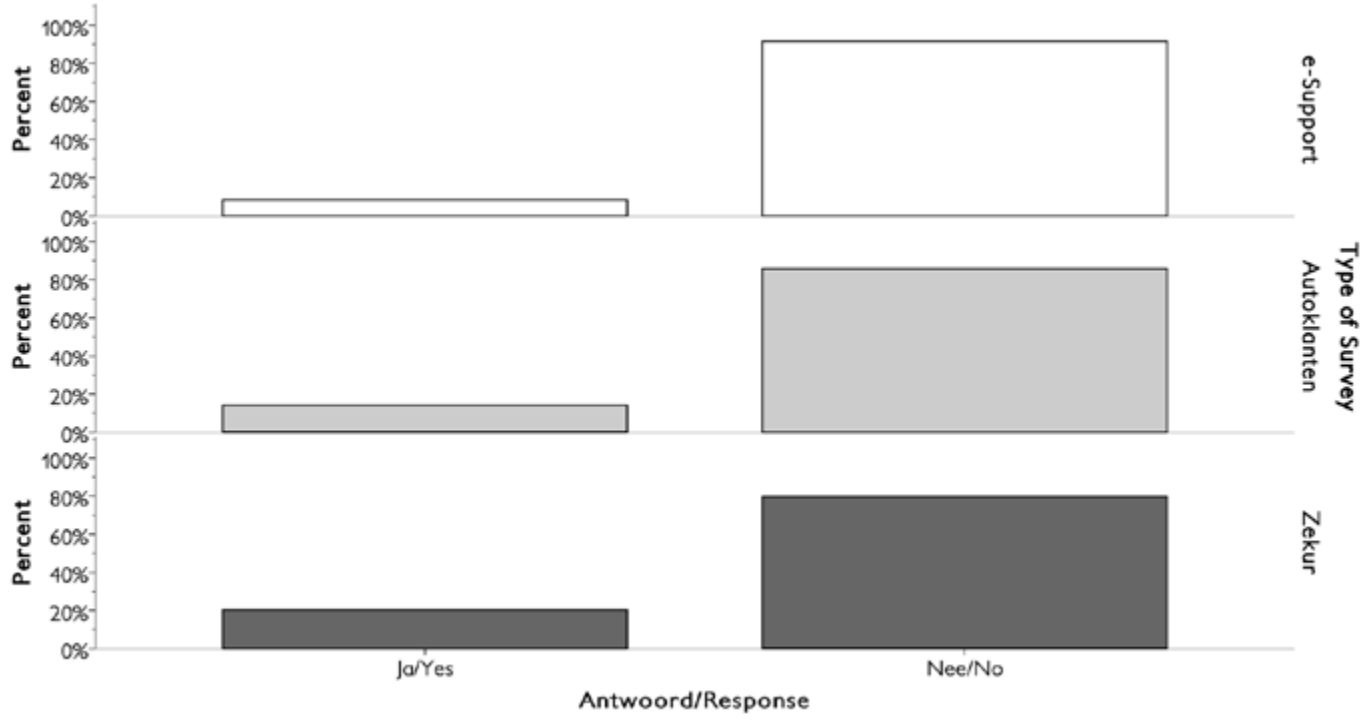


Figure 2.12 Responses to the question "Is er een jongvolwassene (18-24 jaar) in uw huishouden (afgezien van uzelf indien van toepassing) die momenteel leert rijden of zal leren rijden in de komende 1 tot 2 jaar?" by survey type.

The last graph (figure 2.13) for this section shows the average rating of importance of various factors in terms of choosing insurance. The instructions given to the respondents were to rate these from 1-8 where 1 was the most important. However, for ease of presentation these ratings have been reversed so the largest bars represent the more important factors.

The respondents in all three surveys clearly favour value for money as the most important factor. This fits well with the earlier indications that the financial cost of driving is important to the respondents (see figure 2.7). The Autoklanten and Zekur respondents then rate customer service as the second most important factor with the reputation of the insurance company as the third. The e-Support respondents on the other hand value extras services second, followed closely by customer services. Since e-Support is an extra service it makes sense that those who are currently paying for it say that they value this kind of service when looking for insurance. Similarly the second least important factor for Zekur respondents is the other types of insurance a company offers. Again, this fits well as the Zekur respondents have health insurance with Univé but not car insurance with them (but figure 2.8 shows that the majority do have car insurance with some other company), indicating that they prefer to pick and choose insurance companies depending on the insurance type.

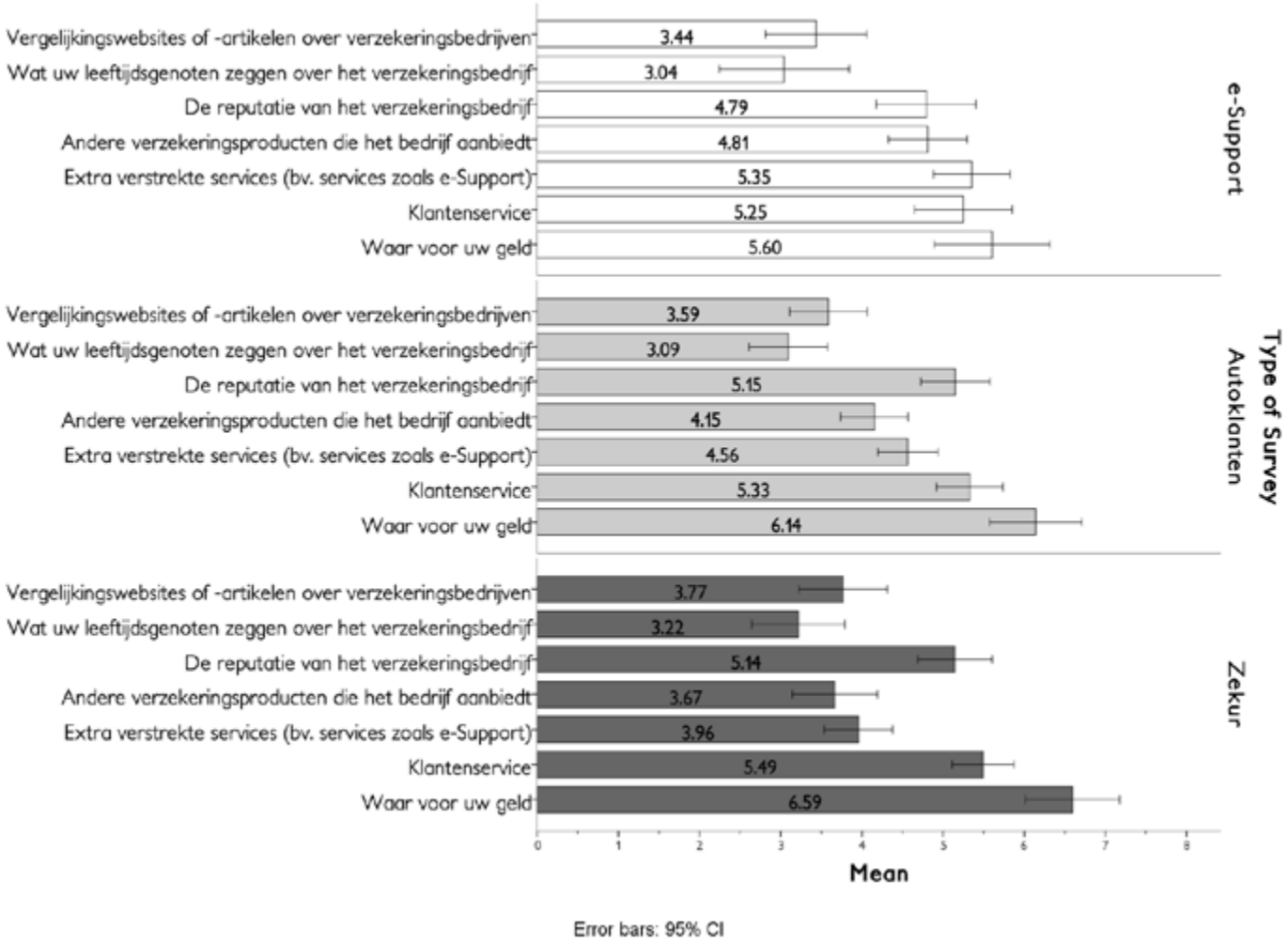


Figure 2.13 Average ratings for the question "Hieronder staan factoren die van belang zijn bij het zoeken naar een autoverzekering. Geef uw voorkeur aan met een getal van 1 tot en met 8. U kunt elk getal maar één keer gebruiken" by survey type. Please note that the ratings have been reversed, so a higher rating is more important.

Finally, all three types of respondents generally indicate that what their friends say about an insurance company is the least important factor, with the e-Support and Autoklanten respondents generally indicating that what comparison websites say is the second least important factor. The ratings of friends' opinions and the information on comparison websites may be related to the relatively mature age of the respondents (see figure 2.2). Older individuals may be less inclined to ask their friends for insurance advice or check comparison websites, although the sample in general is rather internet competent (see figure 3.10).

3. Technology

Before discussing the results of this section it should be noted that the request to send out this survey was sent via email and the survey was conducted online. This likely biases the sample in terms of their technology use, as those without computers or the internet at home are unlikely to have received the request to take part in the survey.

The social media use of the respondents is shown in figure 3.1. As can be seen Facebook is by far the most used social network with LinkedIn being second. However, it is also apparent that many in the sample don't use social networks, although this number of non-users is lower for the, younger, Zekur respondents. The low interest in social networks may help explain the later lack of interest in sharing or receiving information via these networks (e.g. Figures 5.3 and 5.9).

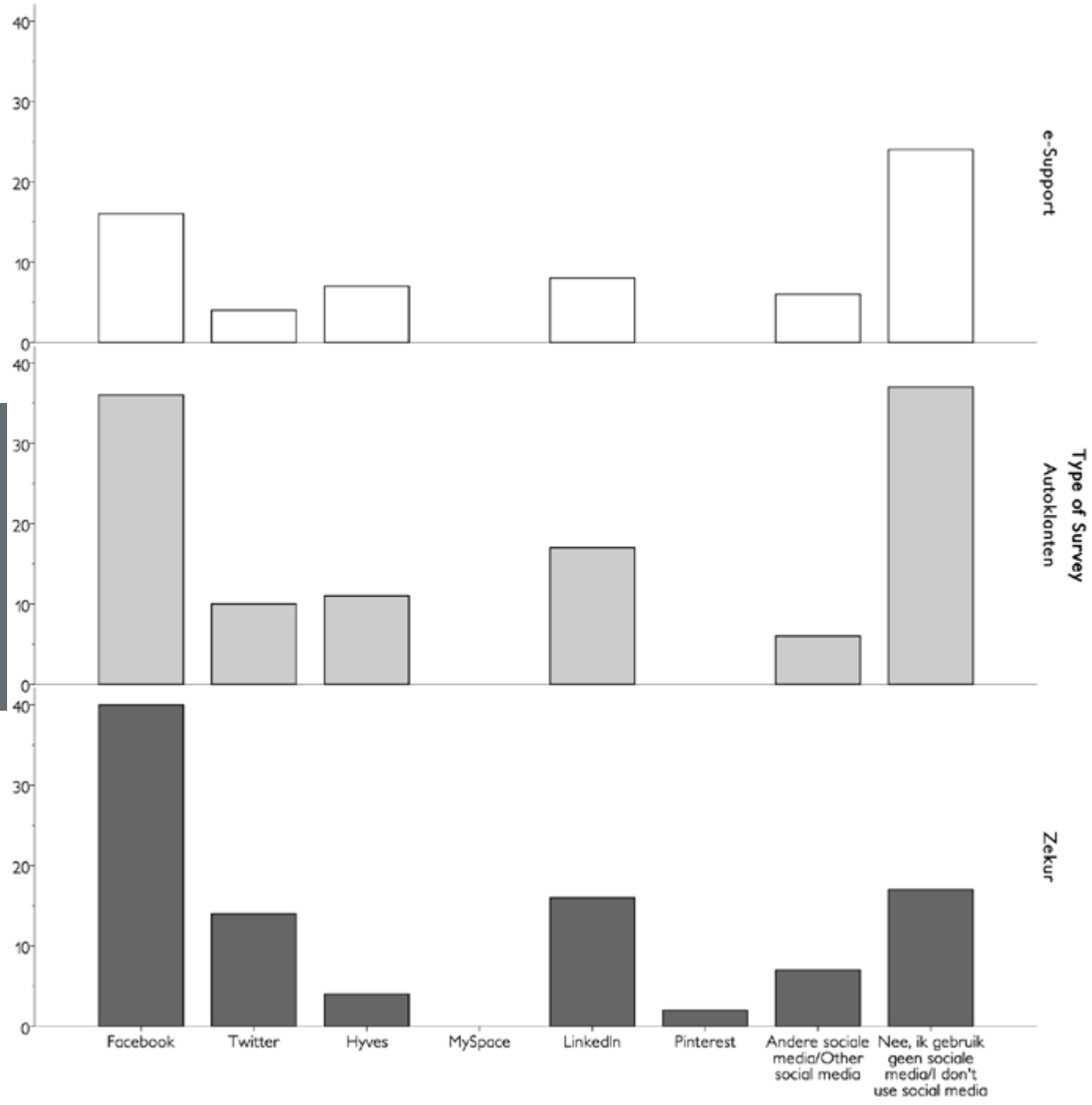
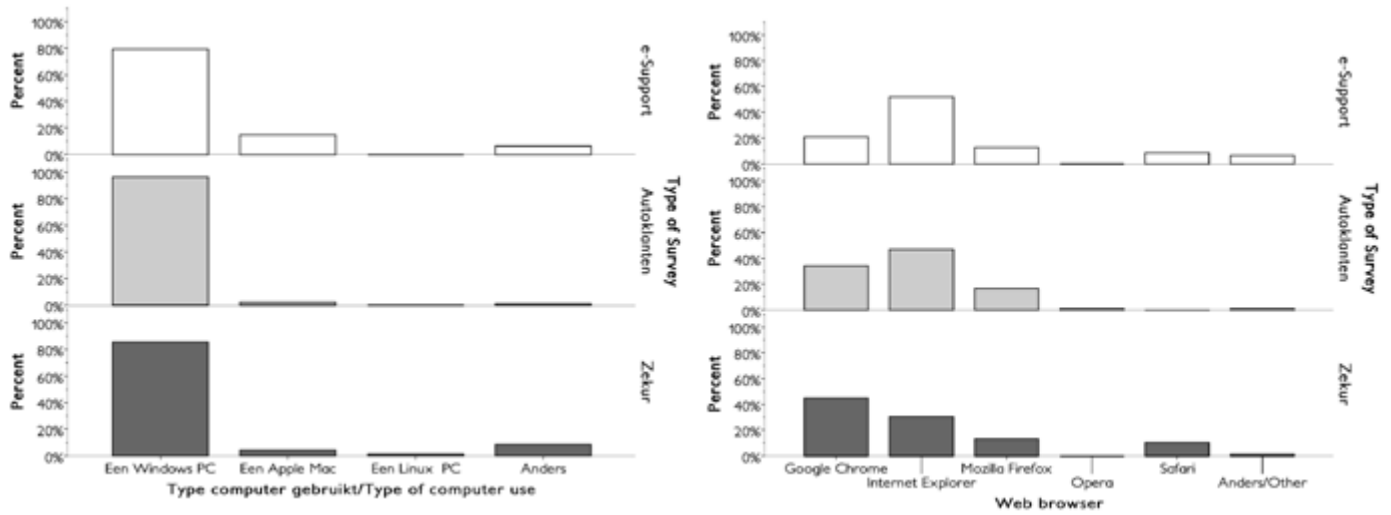


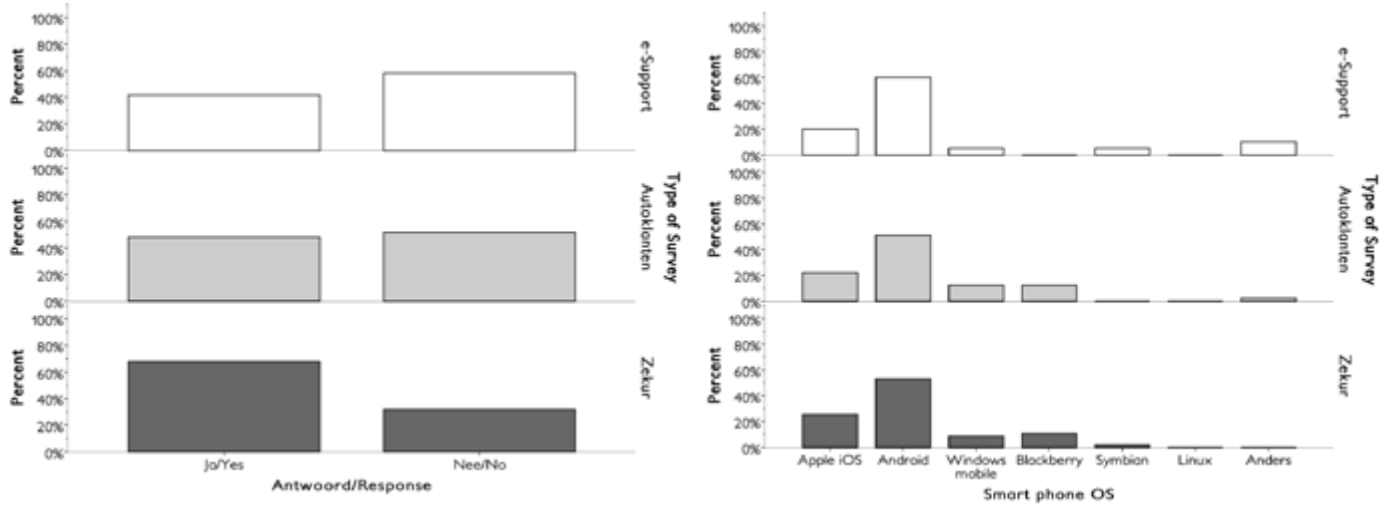
Figure 3.1 Total responses for the question "Bent u actief gebruiker van (een van) de volgende internetdiensten?" by survey type. Please note that respondents could select more than one option.

Figures 3.2 and 3.3 show that most respondents use Windows PCs (figure 3.2) and that Internet Explorer and Google Chrome are the most used web browsers (figure 3.3). This should be kept in mind when designing any applications or web sites to support PAYD insurance, although additional information on operating system type and version of browser would also be needed.



Figures 3.2 and 3.3 show the responses for the questions "Welk type computer gebruikt u thuis voornamelijk/het vaakst?" (figure 3.2) and "Welke web browser gebruikt u thuis voornamelijk?" (figure 3.3).

It appears that around half of the respondents also have a smart phone (figure 3.4) with Android based phones being the most popular (figure 3.5), followed by iOS devices. The reported proportion of smart phone ownership increases from e-Support, to Autoklanten, and then to Zekur respondents, despite Zekur respondents generally having lower incomes (see figure 2.3). Smart phone ownership is therefore, likely related to the average age of the respondents with e-Support respondents being the oldest and Zekur the youngest (see figure 2.2). In general, however, the close to (or above) majority ownership of smart phones even amongst this older respondent group is perhaps promising in terms of providing a PAYD insurance smart phone app.



Figures 3.4 and 3.5 show the responses for the questions "Heeft u een 'smart phone'?" (figure 3.4) and "Zo ja, welk type smart phone gebruikt u voornamelijk/het vaakst?" (figure 3.5).

In terms of how smart phone users use their phones while driving, the majority do report using them in their car (about 60% of respondents across all survey types) as shown in figure 3.6. Reports of what they use their smart phone for are shown in figure 3.7 with making phone calls being clearly the most likely use of the phone while in the car. Making phone calls in the car with their smart phone is nearly the only thing that e-Support respondents admit to doing, whereas the Autoklanten and Zekur respondents also indicate using their smart phones for a range of activities, e.g. GPS navigation, sms messaging, emailing, and applications (driving related and otherwise).

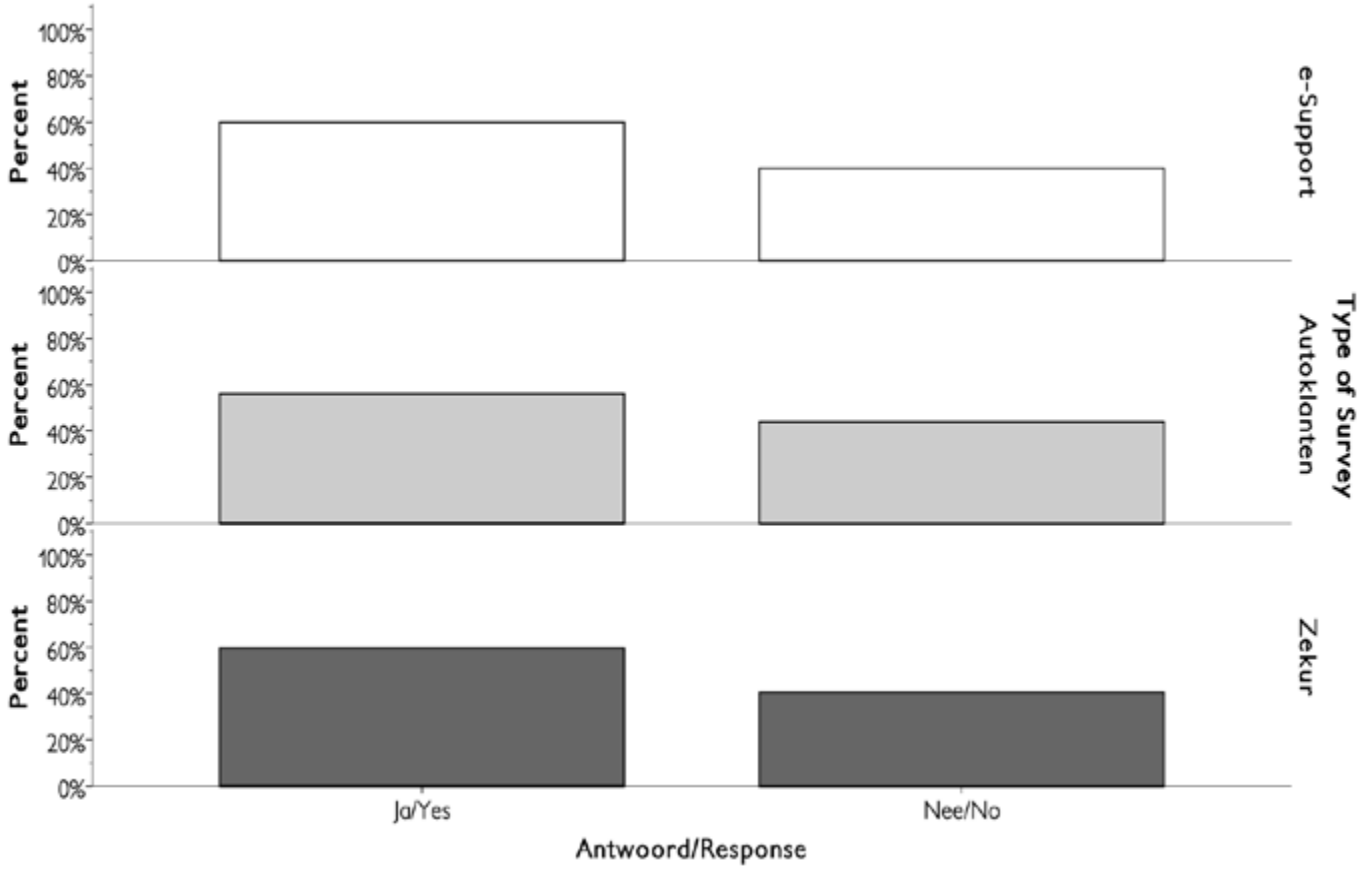


Figure 3.6 Responses to the question "Gebruikt u uw smart phone in de auto?" by survey type.

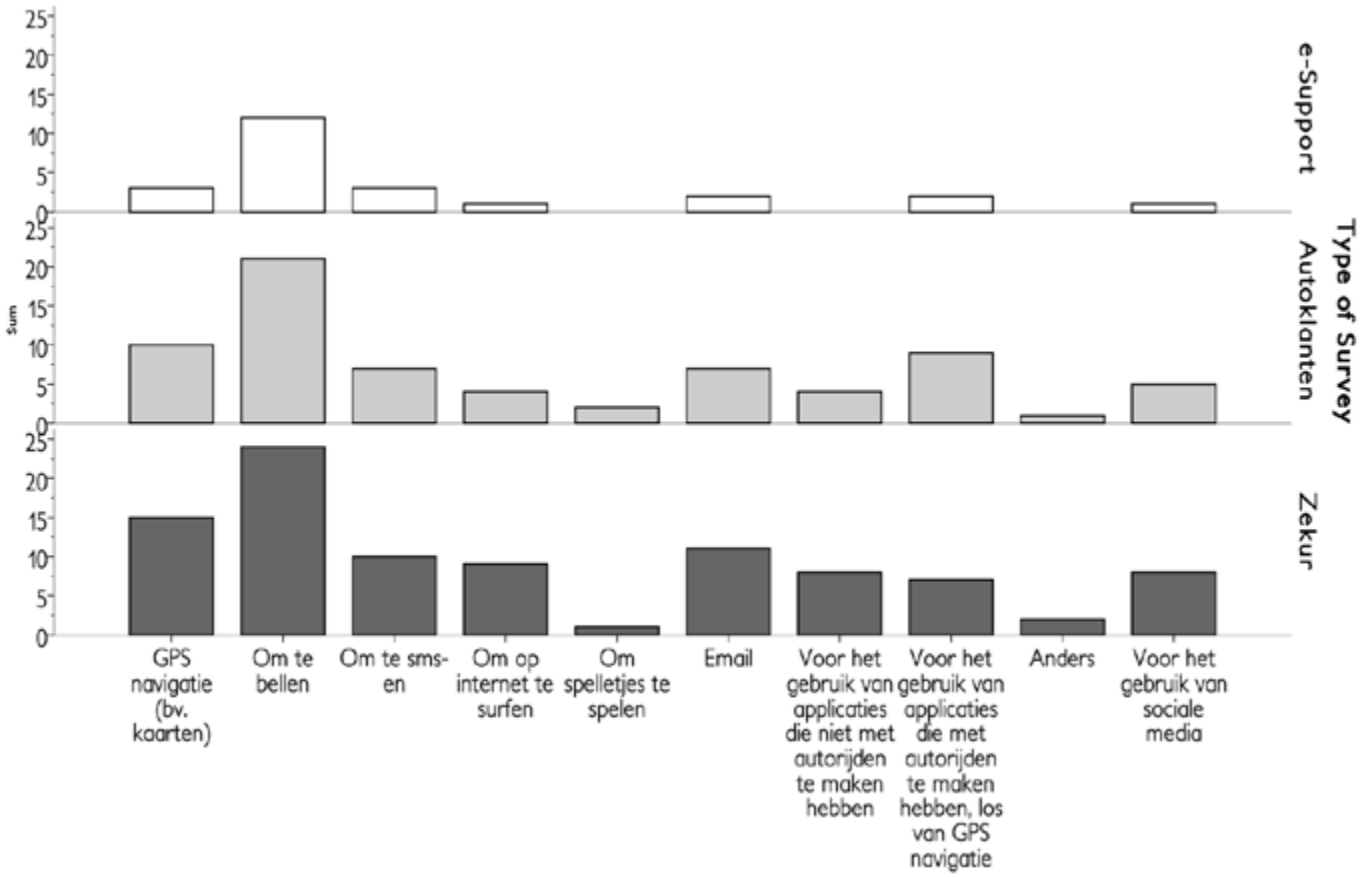
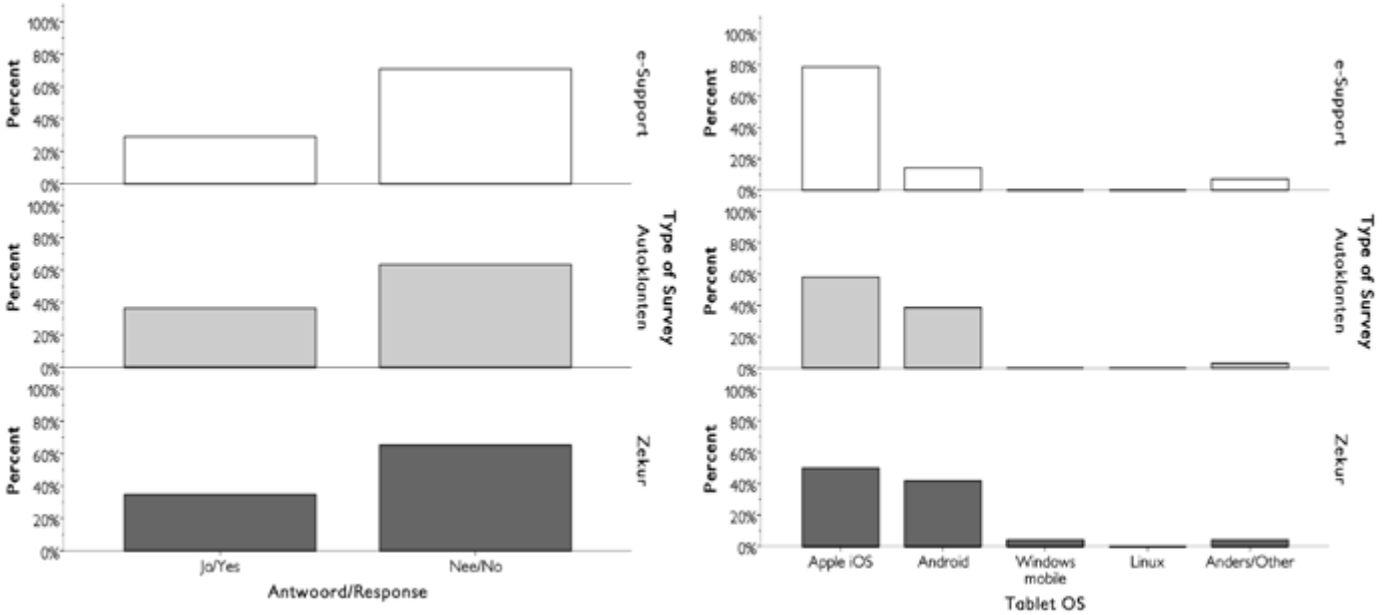


Figure 3.7 Total responses for the question "Waar gebruikt u uw smart phone voor in de auto?" by survey type. Please note that respondents could select more than one option.

In contrast to smart phone ownership (see figure 3.4 & 3.5) only a minority of respondents indicated that they owned a tablet (figure 3.8). In this case iOS based tablets were the most popular (see figure 3.9), although Android tablets are a close second in the case of the Autoklanten and Zekur respondents.



Figures 3.8 and 3.9 show the responses for the questions "Heeft u een Tablet computer?" (figure 3.8) and "Zo ja, welk type Tablet gebruikt u voornamelijk/het vaakst?" (figure 3.9).

Finally, unsurprisingly given that the respondents were recruited via email and had to fill in the survey online, figure 3.10 indicates that the respondents tend to use the web relatively often during the week.

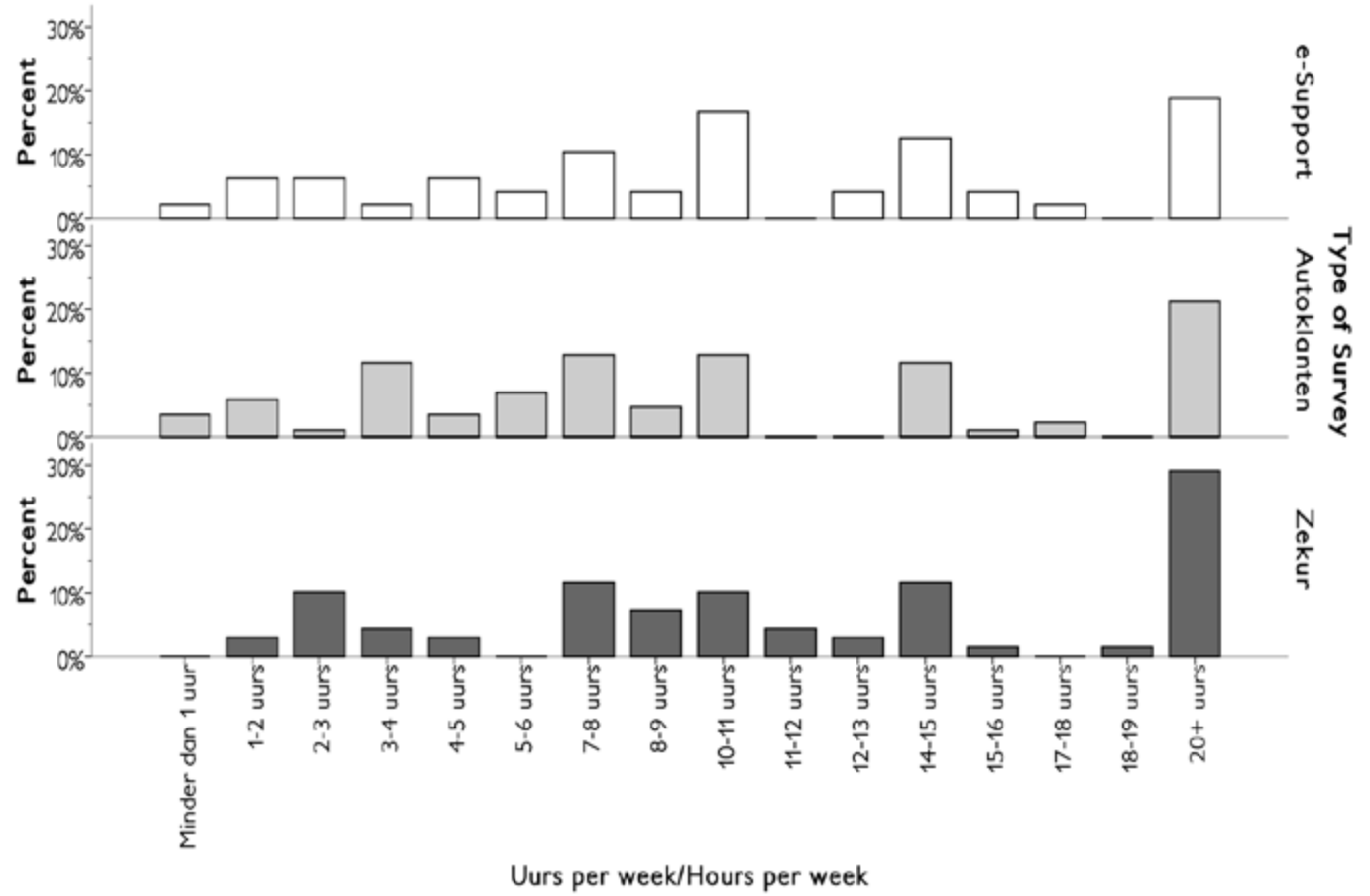


Figure 3.10 Responses to the question "Hoeveel uur per week bent u naar schatting gemiddeld online?" by survey type.

4. The e-support system

This section of the report deals exclusively with the respondents answers about the e-Support system. As such, only those respondents from the e-Support survey are included. So, even though the respondents are likely to be those with the strongest opinion, the small number of respondents should also be kept in mind.

The first graph (figure 4.1) shows the average rating of satisfaction that e-Support respondents have with various aspects of the e-Support system. In this case a rating of 1 equalled 'very dissatisfied' and a rating of 7 was 'very satisfied'. With this rating scale in mind it seems that the respondents are generally satisfied with all evaluated aspects of the e-Support system with the average falling between 5 ('a little satisfied') and 6 ('satisfied'). In fact, nearly all ratings given for this question were at least 'neutral' with only one respondent indicating that they were dissatisfied with the value for money of e-Support. However, while the majority of ratings for providing a sense of security and value for money were either 'satisfied' or 'very satisfied' the ratings for the reliability of the system and the provision of relevant information included around 30-40% of the responses that were 'neutral'. This relatively high proportion of neutral responses may signal that there is room for improvement in the provision of e-Support information and the reliability of the e-Support system. Alternatively, it may be that the information has never been checked by the respondents and therefore they have no idea how relevant or reliable it is.

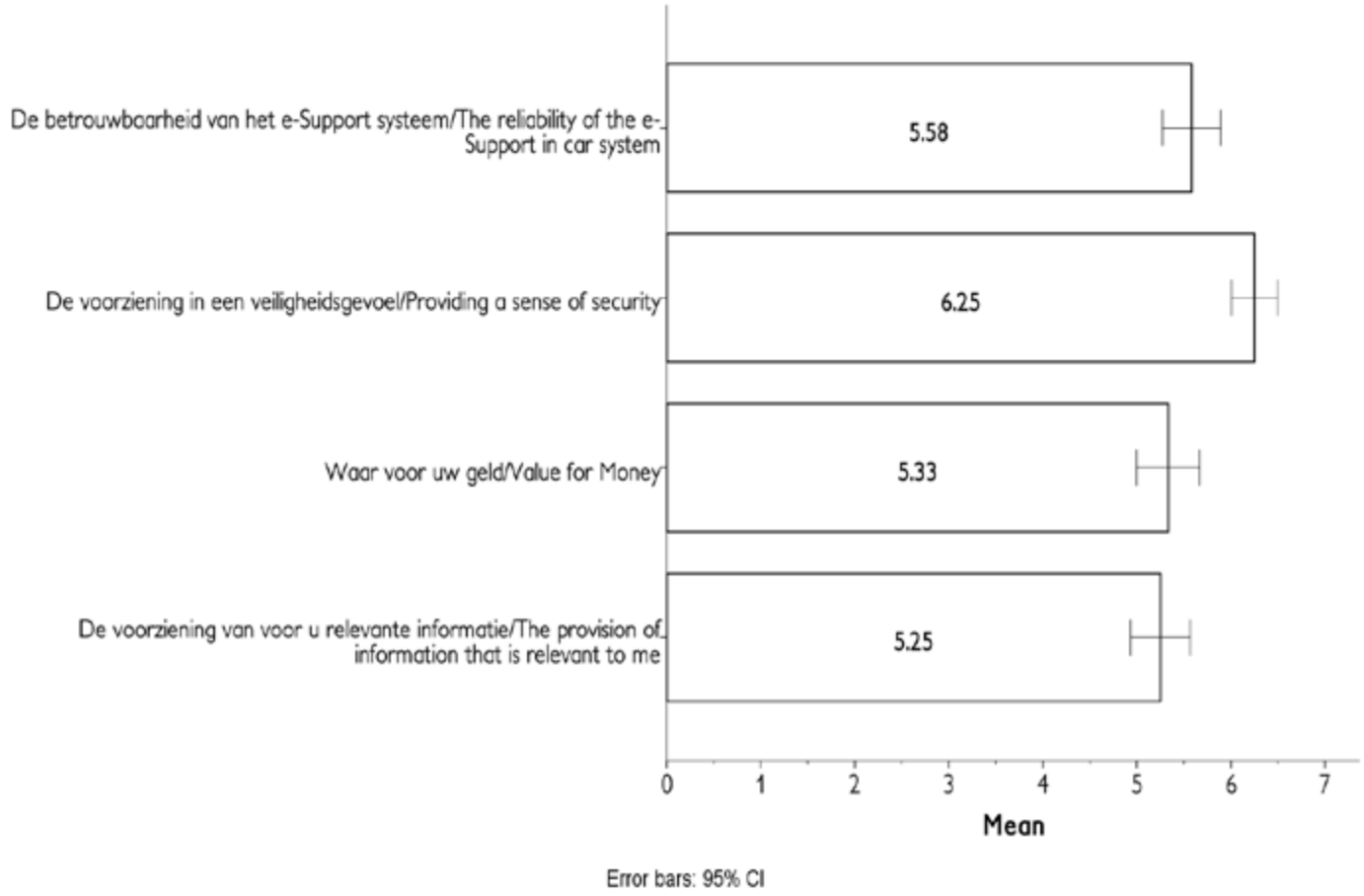


Figure 4.1 Average ratings for the statement "Geef alstublieft aan hoe tevreden u bent met het huidige e-Support systeem in termen van" by survey type. A rating of 1 equalled "Erg ontevreden" and a rating of 7 equalled "Erg tevreden".

The idea that the provision of information by the e-Support system may need to improve is further represented in the figure 4.2 that shows how often respondents reported checking the 'Mijn e-Support' website. The 'Mijn e-Support' website is where the information from e-Support is presented to clients. So, around 70% of the respondents had either never checked the website (15 people), had only ever checked it once (16 people), or only check it once a year (4 people). This low rate of use could certainly explain the high proportion of 'neutral' ratings in answer to rating the provision of information, as these people are basically not being provided with any information so they cannot have an opinion on it. Around 25% (12 people) of the respondents do check the website once a month, which may fit with

the fact that the respondents to this survey may be relatively dedicated e-support customers.

Use of 'Mijn e-Support'

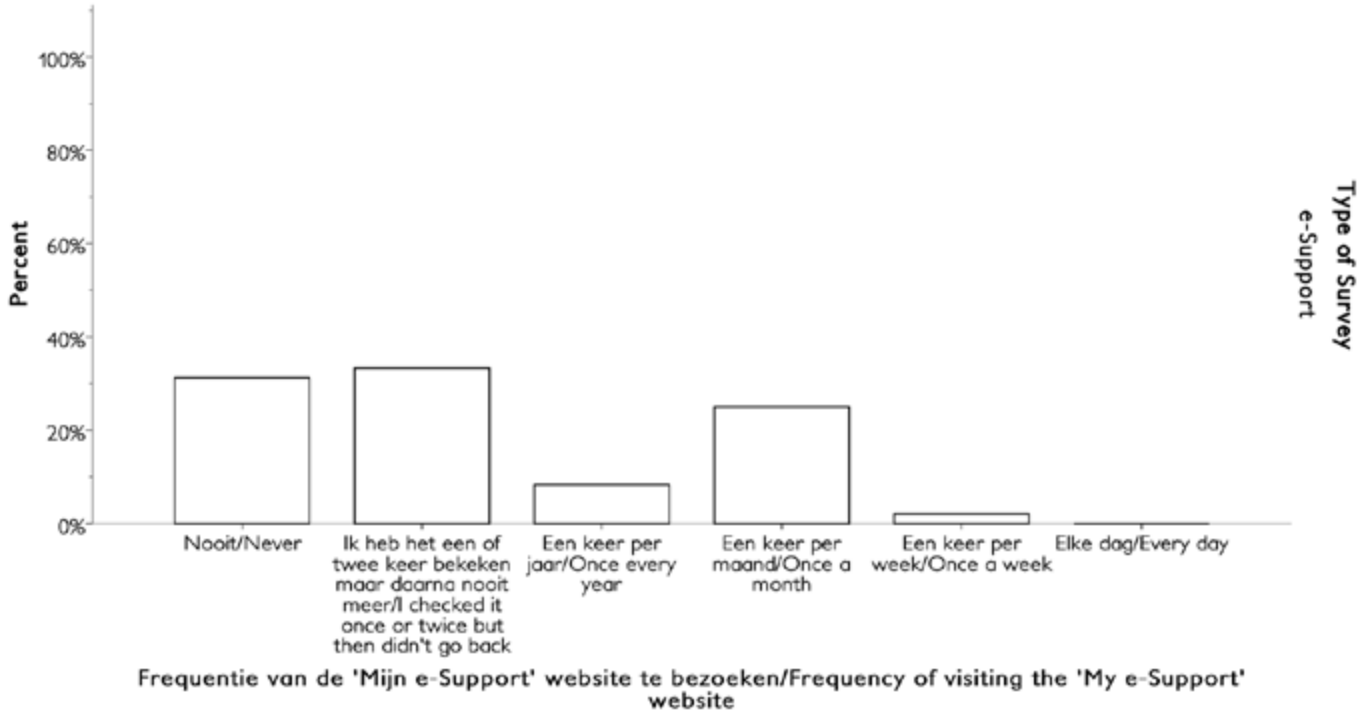


Figure 4.2 Responses to the question "Hoe vaak bekijkt u momenteel de 'Mijn e-Support' webpagina?" by survey type.

The next question gave respondents the chance to suggest improvements for the e-Support website. Twenty-five respondents took this opportunity and their answers are summarised in table 4.1. In particular there was interest in having more practical information, with explicit examples being adding car routes to a map, some complaints about the website being hard to use, and comments that the website was easy to forget or that they did not know that such a website existed.

Table 4.1 Summary of the responses to the question "Wat zou er voor kunnen zorgen dat u de 'Mijn e-Support' webpagina vaker zou gebruiken?"

Improving 'Mijn e-Support'

Category	Number of responses
Make driven routes visible on a map	3
More practical and detailed information	7
Less "fuss" regarding slow website, login, etc.	3
More reminders of the website	6
Other / I don't know:	
- "Geen idee"	4
- "Ik heb het nog nooit bekeken, maar zal het binnenkort gaan doen"	1
- "Ik moet mij eerst nog verdiepen in de gebruiksvriendelijkheid en ik werd pas onlangs op het bestaan van de pagina geattendeerd"	1

Given that it seems many respondents do not check the website care should be taken when looking at figure 4.3, which shows the average ratings for how valuable the currently available e-Support data is to the respondents. In this case the respondents had to rate each information type from 1 to 7 with 1 equalling 'completely worthless" and 7 indicating 'extremely valuable'. For nearly all information sources approximately 35-45% of respondents gave a rating of 4 indicating that the information was neither "worthless nor valuable" i.e. essentially not giving an opinion on the information. The only exception to this was for the reports of accidents, for which approximately 44% (21 people) of respondents rated

as 'very valuable' and approximately 27% (13 people) of respondents rated as 'Extremely valuable'. That the accident reports are rated very highly is unlikely to be due to first-hand experience with accidents and e-Supports information on them, as accidents are relatively rare events. But that accident information is rated highly (only 2 people said that it was 'not at all valuable') is unsurprising as accident reporting is the primary service that e-Support offers and therefore is likely to be a concern of e-Support clients. In general, however, it seems that the e-Support respondents did not have particularly strong opinions on the information that was provided to them, although when they did they were more often positive about the information than negative.

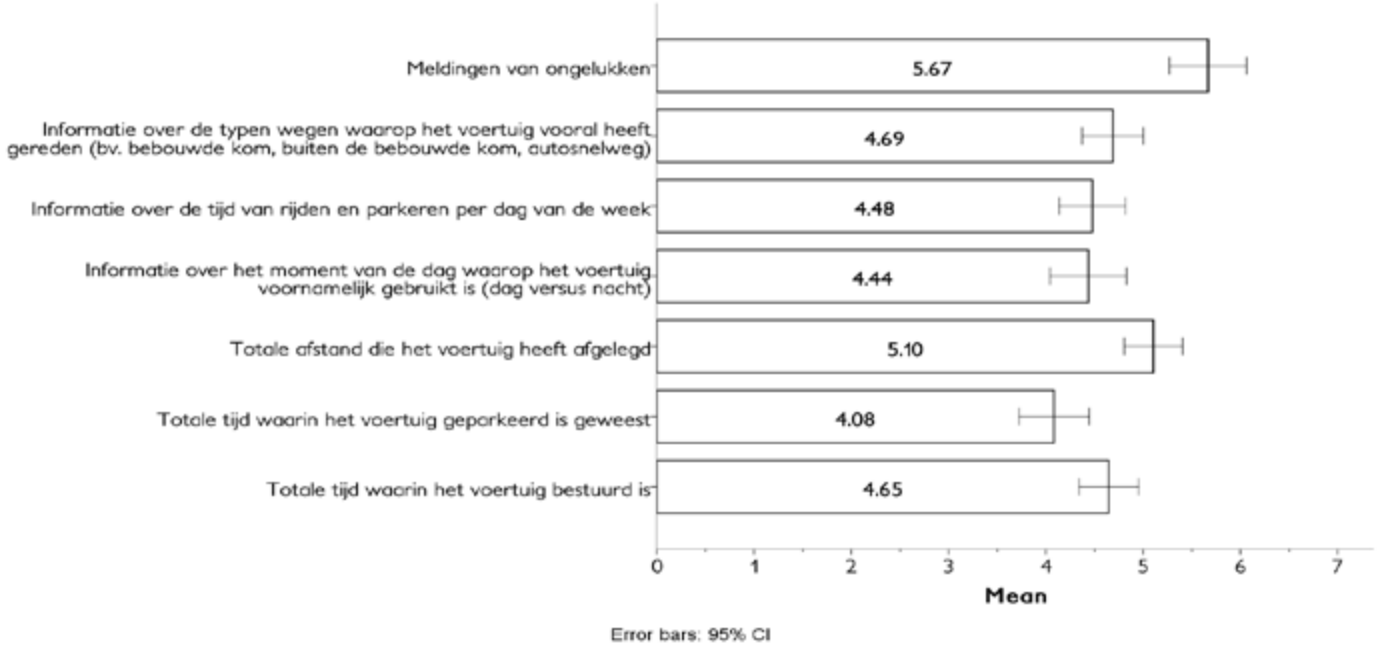


Figure 4.3 Average ratings for the statement "Hieronder vindt u een lijst met informatie die het e-Support systeem momenteel zichtbaar voor u maakt via de 'Mijn e-Support' webpagina. Geef alstublieft per item aan hoe waardevol die informatie voor u is" by survey type. A rating of 1 equalled "In het geheel waardeloos" and a rating of 7 equalled "Extreem waardevol"

Given that the e-Support respondents don't often check the website and do not particularly find the information there valuable. It is unsurprising that the majority also report that the information provided by e-Support has not changed their driving behaviour (see figure 4.4).

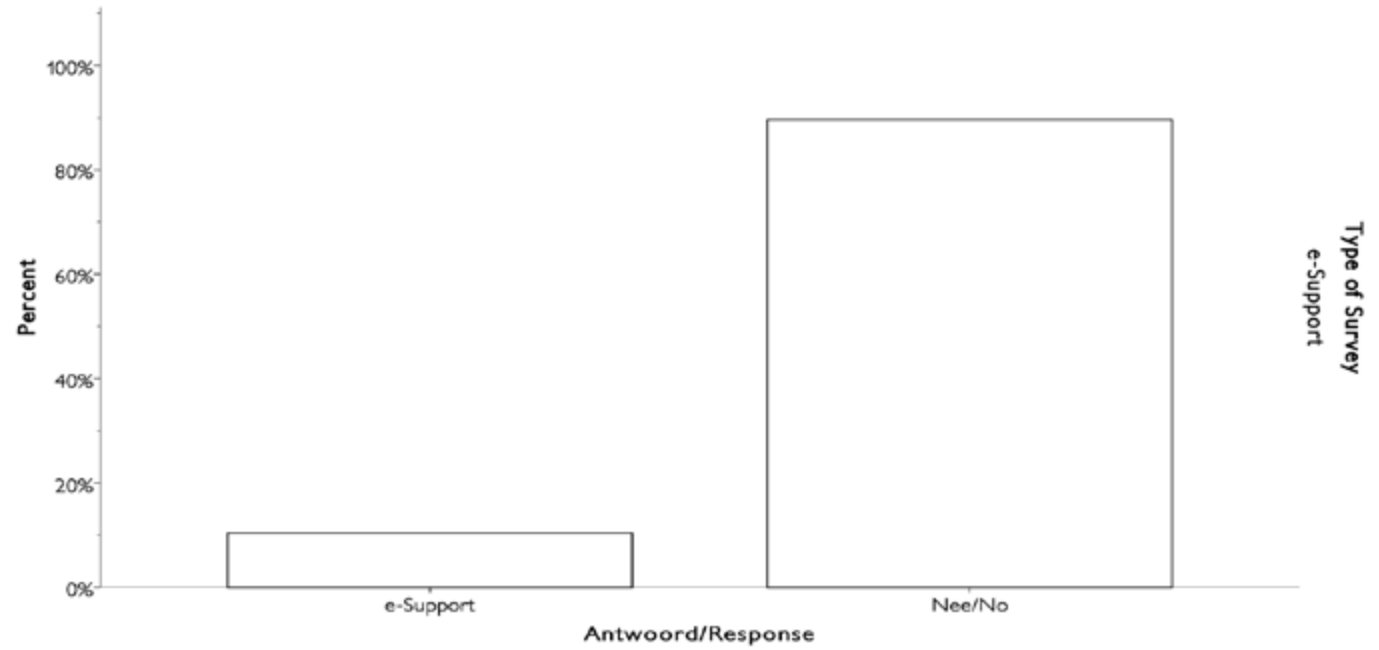


Figure 4.4 Responses to the question "Heeft de informatie die u heeft gekregen via het huidige e-Support systeem uw rijgedrag veranderd?" by survey type.

When offered a chance to explain why e-Support did not change their driving habits, 27 people provided a response. These responses are summarised in table 4.2 and can be summed up basically as respondents saying that they are already safe drivers or statements that they don't think about e-Support, that e-Support does not offer valuable information, and that they don't look at the information frequently (see also figure 4.2, which confirms this low website use).

Table 4.2 Summary of the responses to the question "Waarom heeft de verstrekte informatie via het huidige e-Support systeem uw rijgedrag niet veranderd?"

Category	Number of responses
Not necessary (e.g. "I already drive safely")	9
It offers no useful information	2
I'm not looking into the information (often enough)	9
Other	
- "Geen invloed"	1
- "Volgens mij geen melding van te hard rijden"	1
- "Ik denk dat ik daarvoor te weinig rijd en vooral dat ik de auto enkel voor prive gebruik."	1
- "E-support is voor mij alllen een hulpmiddel in geval van nood"	1
- "De bekendheid met de pagina. Ik wist tot nu toe niet dat er zo'n webpagina bestond"	1
- "Ik denk er niet aan dat e-support is ingebouwd"	1
- "Ik heb niet gekeken en ik gebruik het alleen in geval van nood als het zich voordoet. Heeft zich nog geen situatie voorgedaan"	1

Why has e-Support not changed behaviour

The e-Support respondents were also asked if they had any additional comments on how the e-Support system could be changed or improved to provide additional support for safe driving. The question was optional and only 7 respondents chose to answer it. Their answers are given in full in table 4.3.

Table 4.3 Responses to the question "Heeft u nog extra opmerkingen over hoe het e-Support systeem veranderd of verbeterd kan worden om veilig en efficient rijden te bevorderen?"

Response
- "Je merkt er zo niets van"
- "Deze vraag suggereert hoe de gebruiker veiliger kan rijden. Wat ook interessant zou kunnen zijn dat je via de centrale, via je autotelefoon, op de hoogte wordt gebracht van gevaarlijke situaties, zoals een spookrijder op de route waar je je op dat moment evindt. Er is immers een trace en track functie aanwezig en de centrale heeft het telefoonnummer van je mobiel die gekoppeld is aan de 'e-support'. Misschien zou er een tablet aan de e-support gekoppeld kunnen worden die diverse meldingen kan weergevenover wegsituaties, gevaarlijke weersomstandigheden."
- "Mogelijkheid om van tijd tot tijd de werkzaamheid van het systeem te controleren/testen. / stel dat ik een ongeluk krijg , werkt het systeem dan wel. zo nu en dan controle zou mijn vertrouwen versterken!"
- "Alleen te gebruiken in geval van nood en/of ernstig ongeval. Volgen auto bij diefstal"
- "De tijd waarin je tijdens de rit in file hebt gereden/stilgestaan"
- "Ikzelf rij al erg efficient"
- "Dat E-support gegevens afleesbaar zijn op een display in de auto (lees: oproepbaar, dus niet constant leesbaar)"

How could e-Support be improved

The responses in table 4.3 are relatively mixed. Two of them are variations on the theme of already being a safe driver, whereas others comment on the, perceived, poor provision of data in e-Support and on new data or ways to deliver it. Another respondent appears to be simply uninterested in any addition to e-Support over just emergency and theft support.

5. The future of e-Support/PAYD insurance

The questions in this section were, depending on the question, presented to the e-Support respondents in reference to the future of a hypothetical e-Support system. However, for the Autoklanten and Zekur respondents they were introduced to PAYD insurance and had the same questions asked of them in reference to a hypothetical future PAYD system. In order to be clear, where the questions differed this will be made clear in figure descriptions and table headings. However, for ease of presentation the term 'e-Support' is used in the figures but should be taken to mean both e-Support and PAYD in most cases.

The first two figures (figures 5.1. and 5.2) show the respondents ratings of how valuable various information sources would be in a future e-Support/PAYD system. The respondents had to rate each information type from 1 to 7 with 1 equalling 'completely worthless' and 7 indicating 'extremely valuable'.

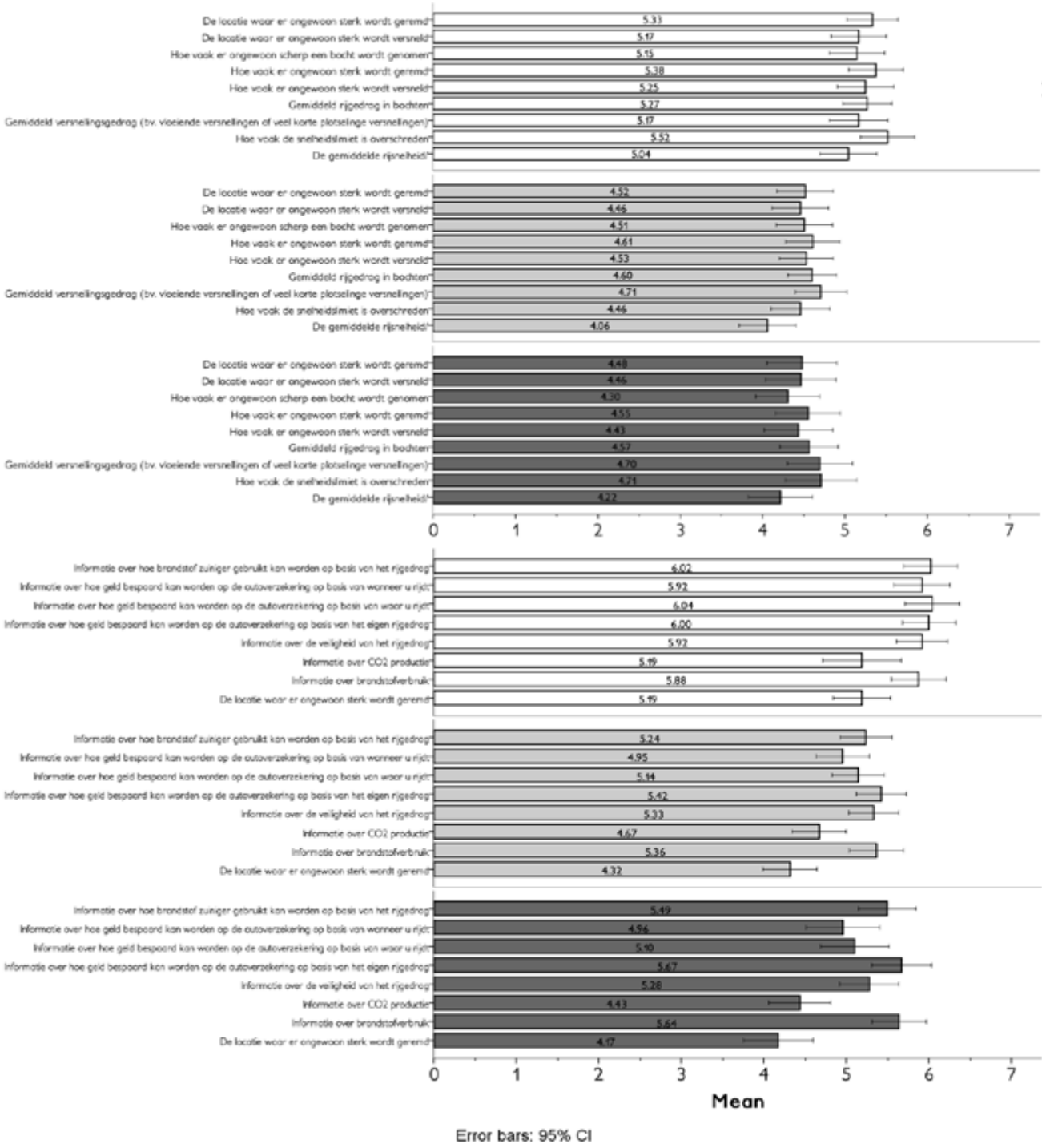


Figure 5.1 Average ratings for the statement "Hieronder vindt u een lijst met informatie die het toekomstige e-Support/PAYD systeem zou kunnen verstrekken over uw rijgedrag / de rijgegevens van uw auto. Geef alstublieft aan in hoeverre deze items waardevol voor u zouden zijn" by survey type. A rating of 1 equalled "In het geheel waardeloos" and a rating of 7 equalled "Extreem waardevol".

The ratings in figure 5.1 raise two important points. The first is that the e-Support respondents have a tendency to rate the potential sources of information as higher than the Autoklanten and Zekur respondents. This is likely because they already have e-Support and are therefore presumably already interested in having data on their driving collected. The e-Support respondents also have the advantage of comparing this possible future information against the information that they currently get, and are not particularly satisfied with (see figure 4.3).

The second point is that, in general, the respondents were positive towards most of the measures and if they were not positive they tended to be at least neutral. Actual negative responses on the other hand were limited, with each information type usually only having at the most between 10-15% of ratings that indicated an extremely negative opinion towards the information (e.g. rated as either 'completely worthless' or 'very worthless'), with most not exceeding 10%. Information on 'the average speed driven' being the information source with the highest number of 'completely worthless' ratings (2 from e-Support responders, 12 from Autoklanten, and 9 from Zekur), followed by the location of extreme cornering events (2 from e-Support responders, 10 from Autoklanten, and 9 from Zekur). Although, it should be noted that overall approximately 57% of respondents indicated that information on average speed was at least somewhat valuable and approximately 61% thought the same of information on the 'location of extreme cornering events'.

Given the lack of strong negative responses, it is perhaps useful to also point out the information types that had the most neutral responses over all. These were 'the average speed driven' (25.2% of total responses), the 'frequency of extreme cornering events' (23.3%), the 'location of extreme acceleration events' (23.3%), 'average driving in curves' (22.3%), 'information on CO_2 production' (21.3%), the 'frequency of extreme acceleration events' (20.8%), 'average braking' (20.3%), and the 'location of extreme cornering events' (20.3%). At the same time all of these information sources were also rated at least somewhat valuable by at least 50% of all respondents. Ultimately it is probably safe to say the respondents were not particularly negative about any of the sources of information suggested. However, another interpretation could be that the respondents don't actually know what they want. PAYD insurance is a new idea and therefore it may be hard for people to judge what information is valuable and what is not without having experienced PAYD insurance.

Figure 5.2 shows the ratings of the Autoklanten and Zekur respondents in terms of how much value they saw in the data that is already provided to e-Support customers. The e-Support information here has been previously presented in figure 4.3 and is provided again here only for the sake of comparison. The most striking difference between the ratings in figure 5.2 and those that were given in figure 5.1 is that the average ratings tend to be lower for the information sources listed in figure 5.2. With the exception of ratings of accident reports, which seem to be perceived as relatively valuable. A finding that suggests that the 'black box' functionality of e-Support should be kept within any future PAYD insurance package, or at least offered as an optional extra. The generally lower ratings hold in figure 5.2 across all three respondent groups, although much like with figure 5.1 the e-Support customers are relatively more positive, on average, about the information sources. However, if the only Autoklanten and Zekur respondents are examined approximately 20% of them tended to rate all the information sources in figure 5.2, with the exception of accident reports, as 'completely worthless' or 'very worthless'. With the majority (50-60%) of other responses tending to either be for the neutral option of 'neither valuable nor worthless' or the slightly positive option of 'somewhat valuable'.

In conclusion then it seems that, with the exception of accident reports, the information currently provided by the e-Support system is not seen as particularly valuable by the survey respondents. Furthermore, when compared to other sources of information more respondents indicated that this information was of little value or worthless to them. Given the small sample sizes care should be taken with this finding. However, it does perhaps indicate that there is room to expand in terms of the provision of information within e-Support or any future PAYD insurance product.

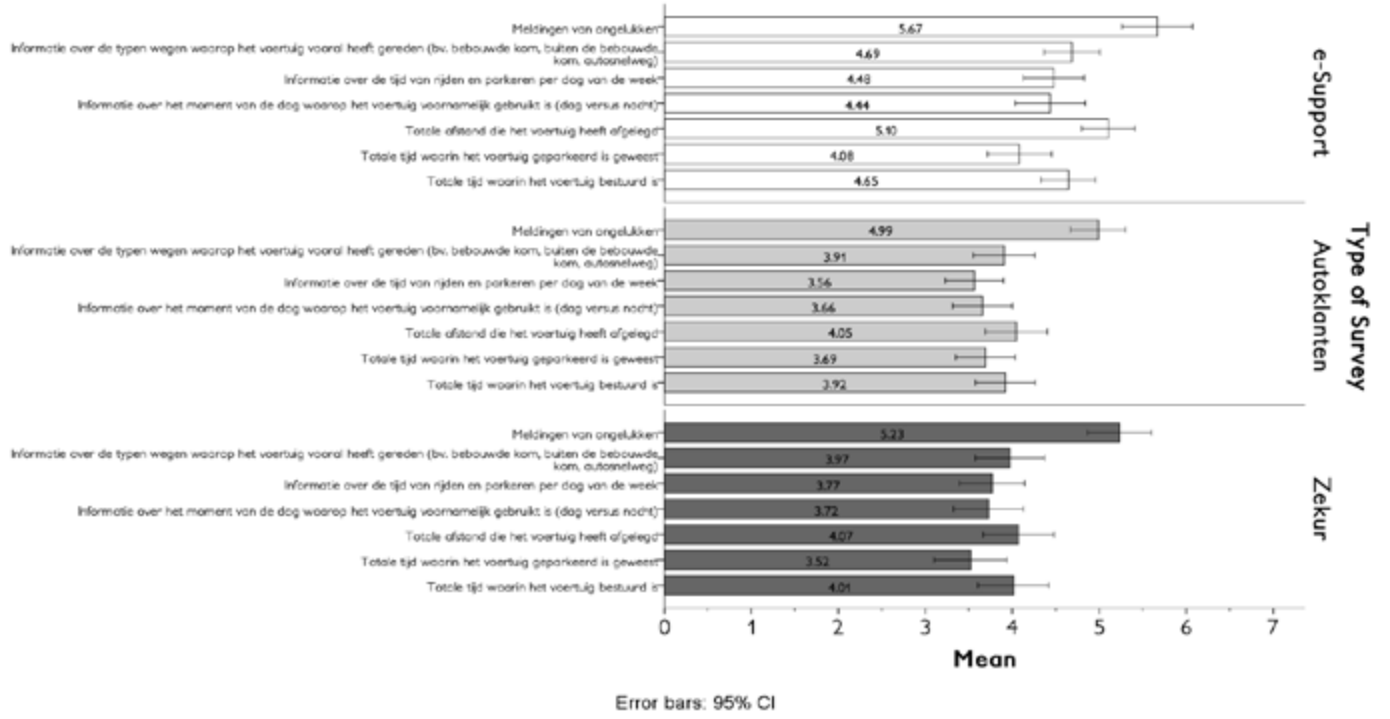


Figure 5.2 Average ratings for the statement "Hieronder vindt u een lijst met informatie die het toekomstige e-Support/ PAYD systeem zou kunnen verstrekken over uw rijgedrag / de rijgegevens van uw auto. Geef alstublieft aan in hoeverre deze items waardevol voor u zouden zijn" by survey type. A rating of 1 equalled "In het geheel waardeloos" and a rating of 7 equalled "Extreem waardevol" The e-Support information is the same as figure 4.3 and is provided again here for the sake of comparisons.

Moving on from what kind of information the respondents thought was valuable, figure 5.3 shows preference ratings for how the information should be delivered. Here respondents had to rate information provision services from 1-8 with 1 being the most preferred. However, for ease of presentation these ratings were reversed for figure 5.3 so a larger bar indicates a higher preference for that option.

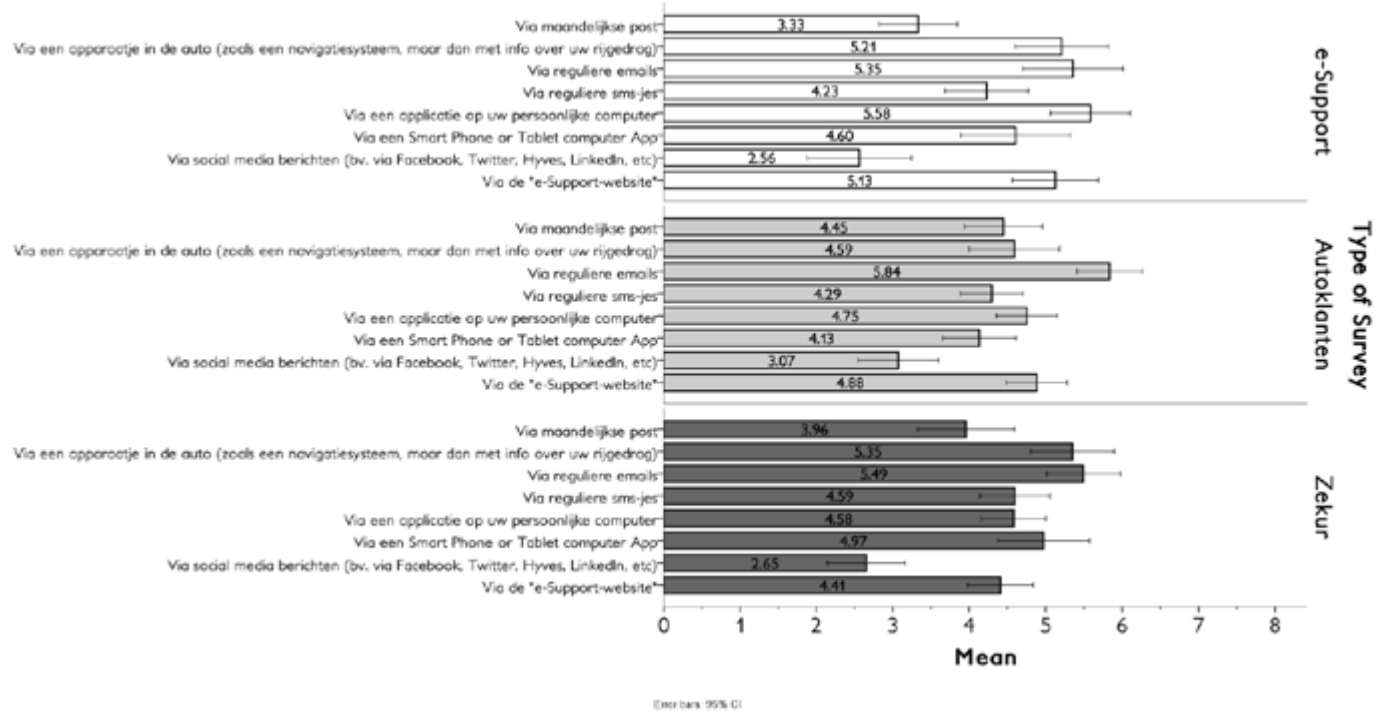
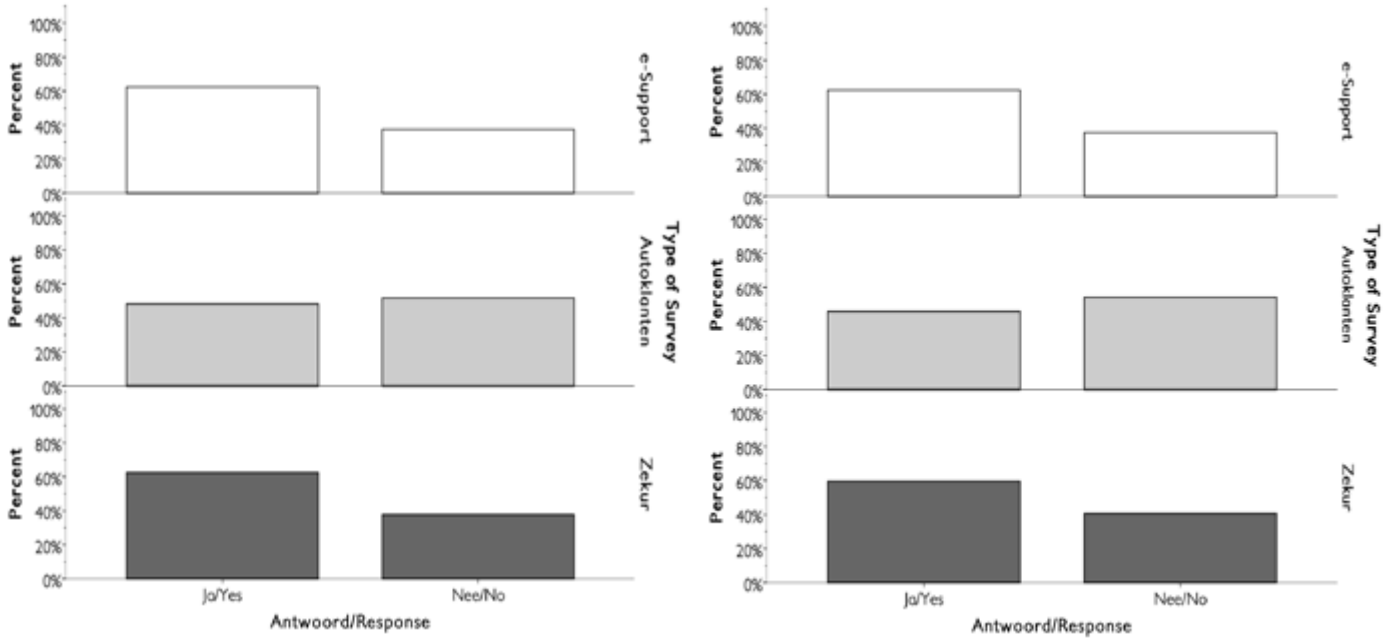


Figure 5.3 Average ratings for the question "Geef alstublieft aan op welke manier u de hierboven beschreven mogelijk toekomstige e-Support/PAYD systeem-diensten geleverd zou willen hebben / zichtbaar zou willen hebben. Geef uw voorkeur aan met een getal van 1 tot en met 8. 1 = meeste voorkeur, 8 = minste voorkeur. U kunt elk getal maar één keer gebruiken" by survey type. Please note that the ratings have been reversed, so a higher rating is more preferred.

The most obvious finding in figure 5.3 is that the respondents are generally uninterested in being given information via social media. Given the average age of the sample and the relatively high number of non-social media using respondents (see figure 3.1) this is unsurprising. Amongst high social media users the responses may be different. Figure 5.3 does perhaps signal that those who may be the most interested in the future of insurance at Univé (i.e. the respondents to this survey) may not be well served by social media offerings.

On the other hand regular emails, in-car systems, PC applications, smart phone/tablet applications, and a website for information do seem to be relatively popular. With, regular email alerts being the most popular option selected by the Autoklanten and Zekur clients, and a close second in terms of average rating for the e-Support clients. Again, however, care should be taken with this particular finding as the respondents were all people who responded positively to receiving an email asking them to take part in a survey. Therefore, it may be that these people value email communication and are less sensitive to perceiving emails as 'spam' than those who did not respond. This is, however, just speculation. Interestingly the Autoklanten respondents' also ranked postal mail relatively highly, however, the other two groups tended to rate postal mail as their second least preferred option. Why this may be is unclear from the data that we have collected.

In addition to their options on different types of information and how it could be delivered the respondents were also asked about whether they would like to be able to set goals (figure 5.4) or have goals set for them (figure 5.5) by a future PAYD system. The example goal given to the respondents was to 'get 5% better fuel economy this month'. In general, the responses to both of these questions were mixed, with both the e-Support and Zekur respondents tending to be slightly in favour of both self selected and set goals, whereas the Autoklanten respondents tended to be less interested. If basing decisions on this data for a future PAYD system it therefore could be advised to make any goal setting an optional feature. Given the very similar responses between having goals set and setting your own goals it seems that either would be fine, however, it is also possible that the survey respondents missed the differences and just thought the same question was asked twice. Furthermore, the fact that example goal was framed in terms of saving fuel may have affected the results as environmental concerns were not rated as particularly important by the respondents (see figure 2.7).



Figures 5.4 and 5.5 show the responses for the questions "Zou u erin geinteresseerd zijn het e-Support/PAYD systeem te gebruiken om doelen voor uzelf te stellen (bv. deze maand 5% zuiniger te rijden dan de vorige maand) en op de hoogte te worden gehouden over de voortgang van deze doelen?" (figure 5.4) and "Zou u erin geinteresseerd zijn om doelen voor uzelf te stellen (bv. deze maand 5% zuiniger te rijden dan de vorige maand) of doelen te laten stellen door het e-Support/PAYD systeem, die het e-Support systeem vervolgens volgt en waarbij u op de hoogte wordt gesteld indien de doelen zijn bereikt?" (figure 5.5).

In terms of goal setting one thing is clear and that is that there was very little interest in sharing goal progress via social media (see figure 5.6). Again, this response is in line with the general disinterest in social media shown by the respondents throughout the survey (see figure 3.1 and 5.3 for example). However, it should be noted though that goals that are publically committed to, and that progress on is publically shared, are known to be the most effective in producing behaviour change (Cialdini & Trost, 1998; Cialdini, 2001).

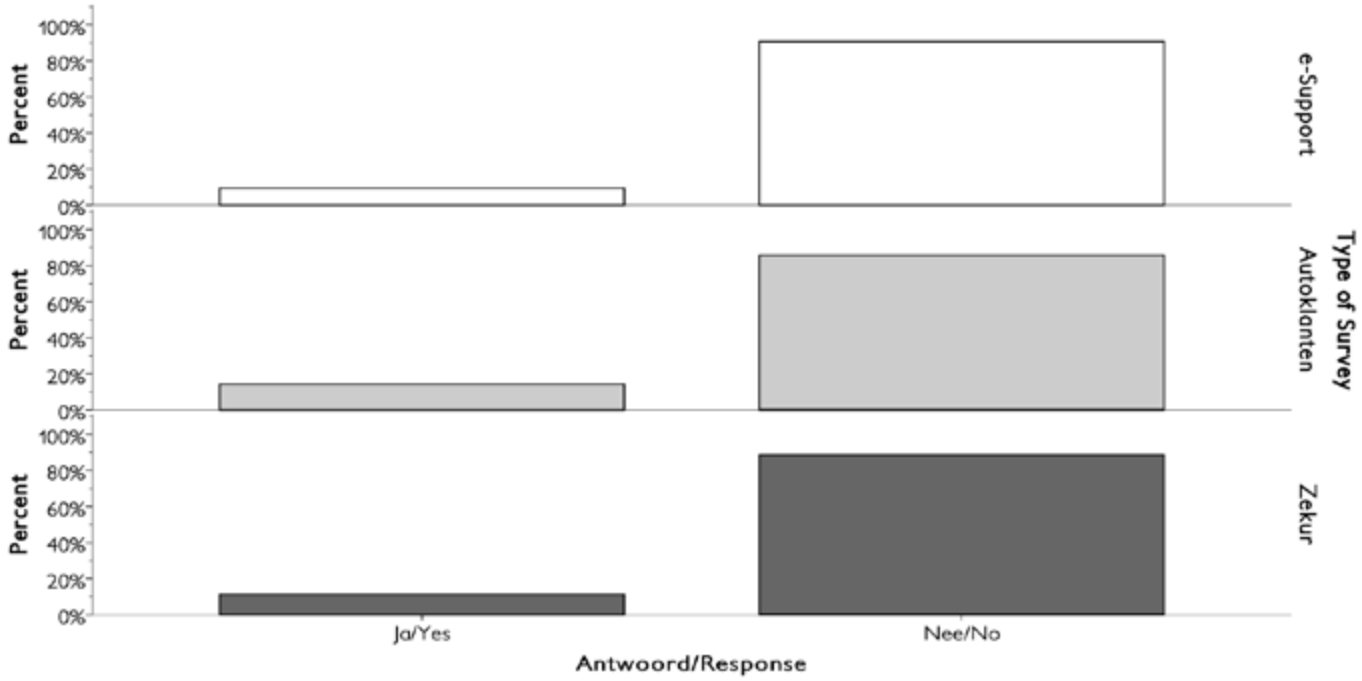


Figure 5.6 Responses to the question "Zou u erin geinteresseerd zijn uzelf publiekelijk te verbinden aan de hierboven beschreven doelen en de voortgang ervan te delen via een sociale media website (bv. Twitter, Facebook, Hyves, LinkedIn, etc.)?" by survey type.

In addition to goal setting the respondents were also asked if they would like to have their data compared against other e-Support/PAYD clients. Figure 5.7 shows that while the respondents were more positive about this idea than sharing goals on a social network (see figure 5.6), overall the respondents were generally uninterested in making such comparisons.

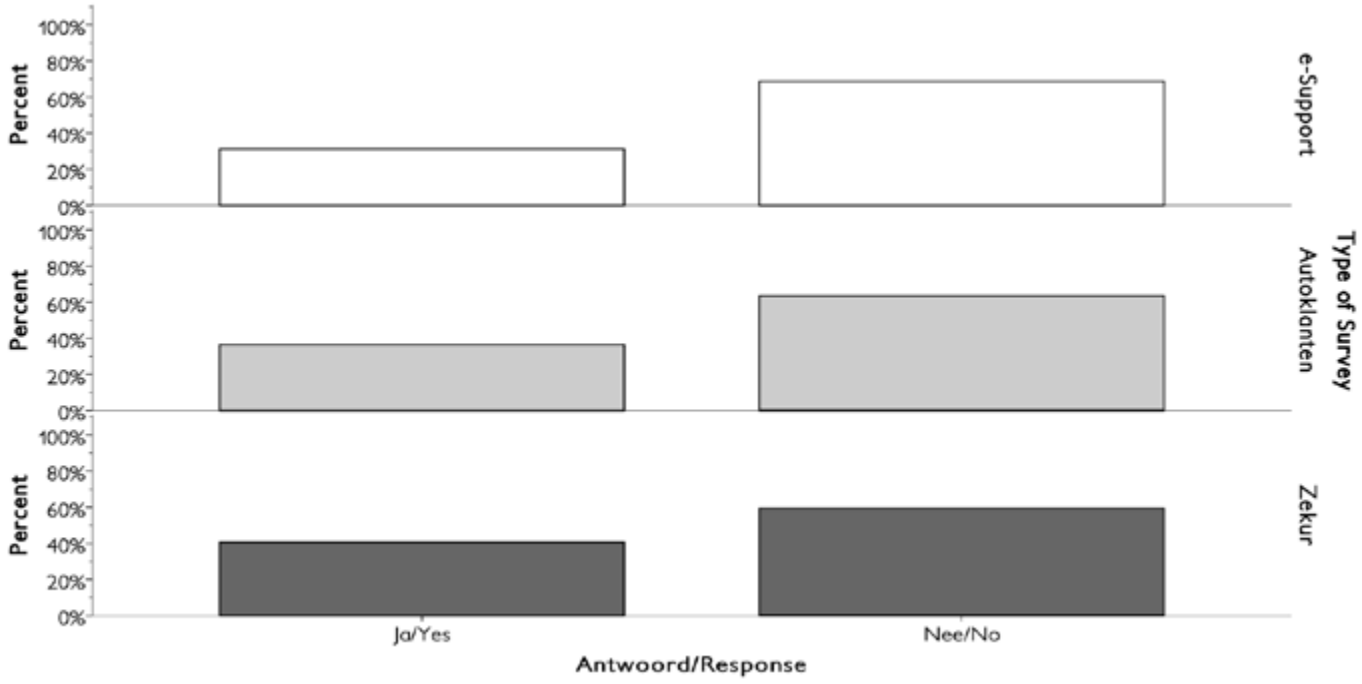


Figure 5.7 Responses to the question "Zou u erin geinteresseerd zijn uw eigen rijgedrag-gegevens te vergelijken met de gegevens van andere e-Support/PAYD systeem gebruikers?" by survey type.

The approximately 40% of respondents who were interested in comparisons were then asked to rate how valuable they thought different comparisons would be. A rating of 1 was 'completely worthless' where as a rating of 7 was 'extremely valuable'.

As can be seen in figure 5.8 those e-Support users who were interested in comparisons where relatively interested in all possible comparison methods. Whereas, those who were interested in the Autoklanten and Zekur respondents tended to be less interested overall, and appeared to favour comparisons against similar vehicles or the average e-Support/PAYD user. Interestingly, across all three survey types, the respondents were least interested in being compared against friends who also have e-Support. That the respondents were not interested in comparisons against friends perhaps also ties into their disinterest in sharing information via social networks (for example see figures 5.3 and 5.6). It may also signal the fact that the respondents view PAYD insurance data as something they don't want people close to them knowing.

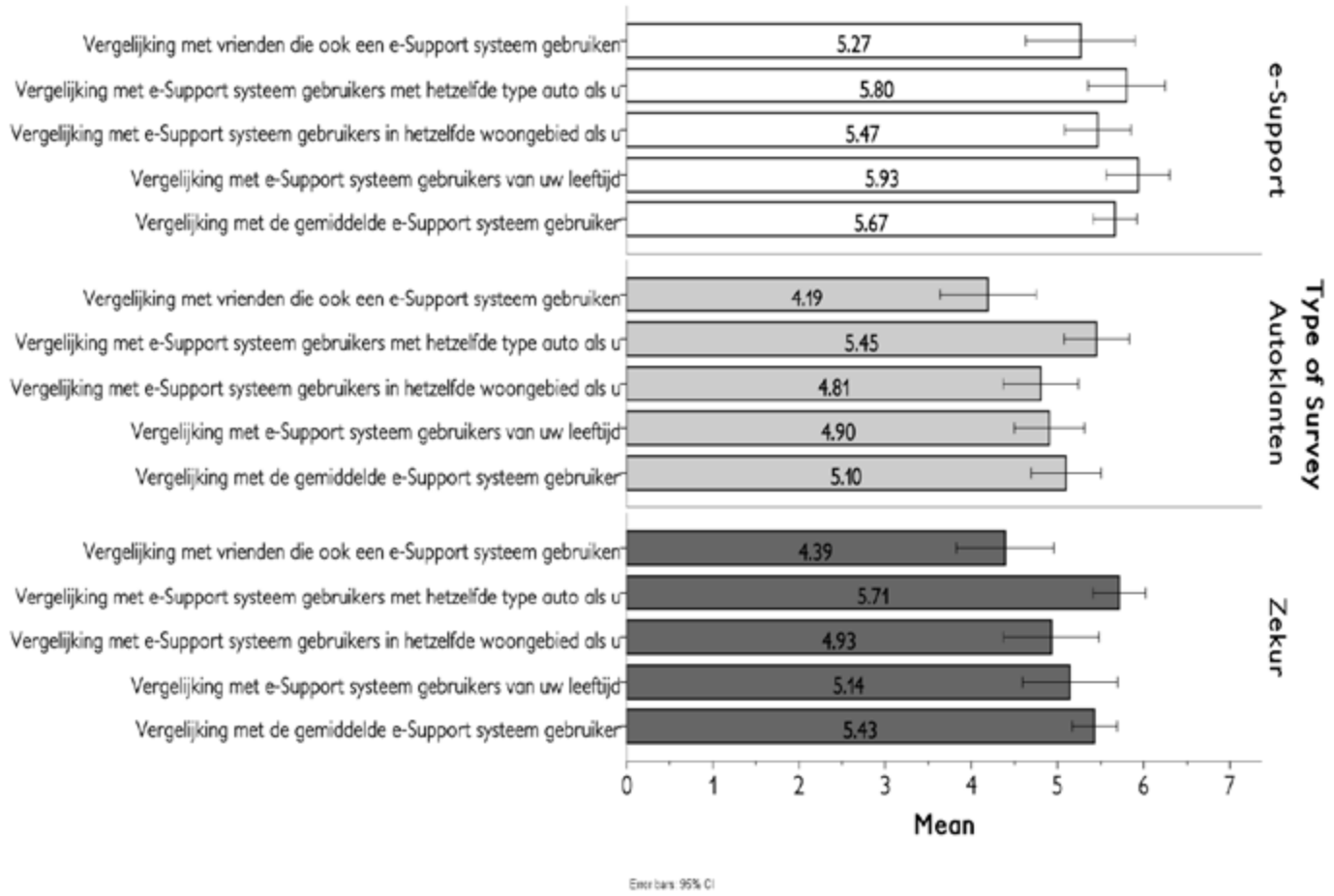


Figure 5.8 Average ratings for the statement "Zo ja, geef dan alstublieft aan in hoeverre het voor u waardevol zou zijn de gegevens te vergelijken met elk van de volgende groepen:" by survey type. A rating of 1 equalled "In het geheel waardeloos" and a rating of 7 equalled "Extreem waardevol".

The options presented above aside, figure 5.9 shows the responses to the flat question of whether the respondents would be interested in having data collected by e-Support/PAYD set their insurance premium. In general, the respondents were interested in having their insurance premium set based on their own driving behaviour.

The e-Support respondents in particular were interested. Again the interest of the e-Support respondents is likely due to the fact that such respondents are already interested in having their driving tracked. An interest level of around 60-80% is quite high and is a positive sign for future PAYD insurance, at least with this particular sample.

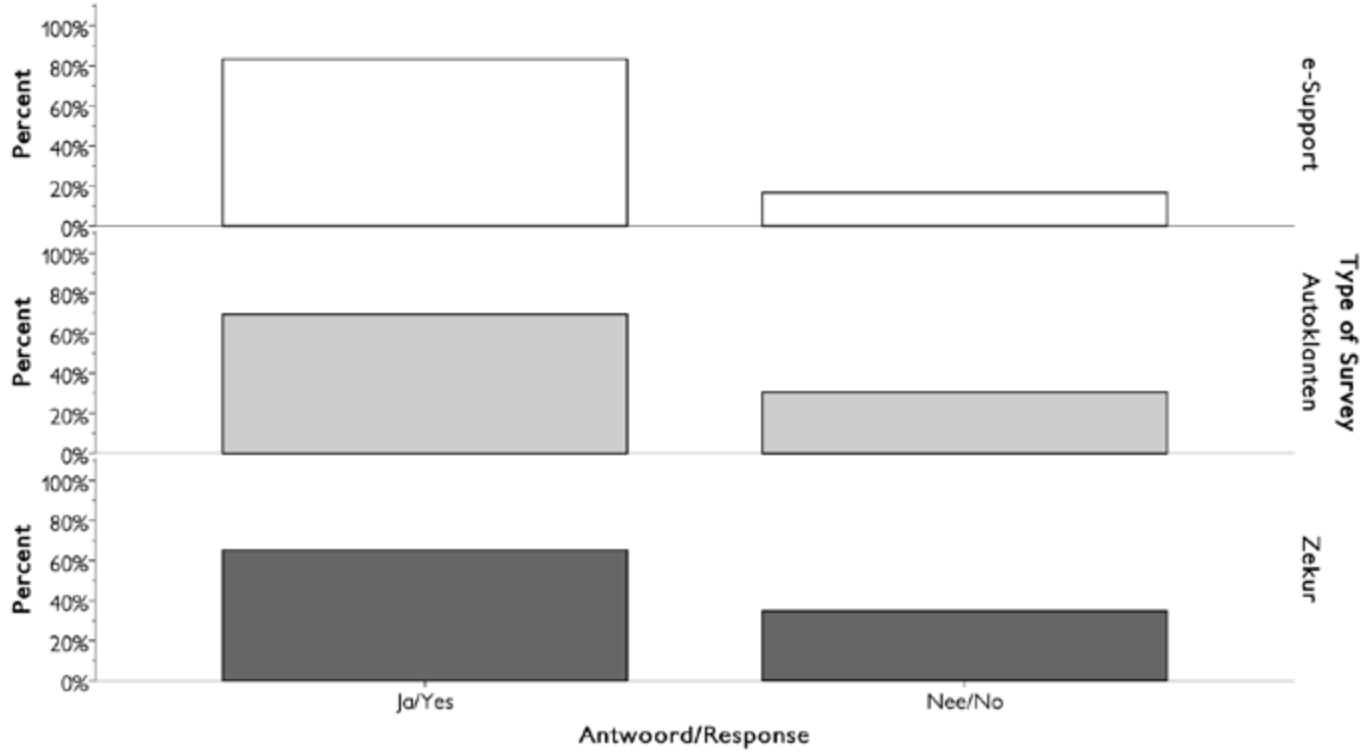


Figure 5.9 Responses to the question "Zou u erin geinteresseerd zijn dat de in de door het e-Support systeem verzamelde gegevens gebruikt worden om uw verzekeringspremie te bepalen?/Zou u erin geinteresseerd zijn dat de met het PAYD-systeem verzamelde gegevens gebruikt worden om uw verzekeringspremie te bepalen?" by survey type.

Those respondents who indicated that they would like their insurance premiums set via their driving behaviour where then asked to say how much they would have to save per month to make PAYD attractive. Table 5.1 summarises their responses and in general it seems that around 10 euros is the point where the respondents consider it worthwhile. Although the numbers don't seem to drop off until around 30 euros and there are a few respondents that would only consider PAYD if it saved them 50 euros or more a month. It is hard to know what to take from these more extreme results, as respondents were only asked this question about what they would pay if they had indicated that they were interested in having their insurance set by their driving. One answer could be that the few people (5 people) who indicated really extreme amounts, such as 150 or 200 euros, mistyped their answers and meant to indicate 15, or 20 euros. Another is that they may have not been seriously interested in PAYD insurance.

Table 5.1 Summary of the responses to the question "Wat is het minimale bedrag (in euro's) dat u per maand zou besparen met een PAYD programma om het aantrekkelijk voor u te maken zich aan te sluiten bij een dergelijk programma?"

Category	Number of responses			
	e-Support	Autoklanten	Zekur	TOTAL
5 euro	2	1	4	7
6-10 euro	6	15	14	35
11-15 euro	2	2	9	13
16-20 euro	3	10	2	15
25 euro	3	10	5	18
30 euro	1	2	2	5
40 euro	1	0	1	2
50 euro	5	3	4	12
51+ euro	1	3	0	4

On the other hand if respondents indicated that they were not interested in having their insurance set based on the data collected by e-Support/PAYD they were then given the chance to explain why. In total 4 e-Support, 16 Autoklanten, and 21 Zekur respondents took this opportunity and their answers are summarised in table 5.2.

Table 5.2 Summary of the responses to the question "Waarom zou u er niet in geinteresseerd zijn dat de in de door het e-Support/PAYD systeem verzamelde gegevens gebruikt worden om uw verzekeringspremie te bepalen?"

Category	Number of responses
e-Support	
- Not convinced / not interested	2
- System could be too susceptible to fraud	1
- I don't know	1
Autoklanten	
- Privacy / trust issues	13
- Not convinced / not interested	3
Zekur	
- Privacy: do not want to be controlled that way	14
- Sceptical about the actual (financial) advantages	6
- Expects higher costs as a result	1

As table 5.2 shows the major reason why people are not interested in having their insurance set based on their driving is concerns about privacy. Privacy concerns are followed up by statements about not being convinced or being unsure about the benefits of a PAYD system. These are unsurprising answers and are basic issues that are likely to be the same even if the sample was larger and therefore should be considered when thinking about PAYD insurance (Bolderdijk, Steg, & Postmes, 2012). More responses around privacy issues can be seen in section 6 of this report.

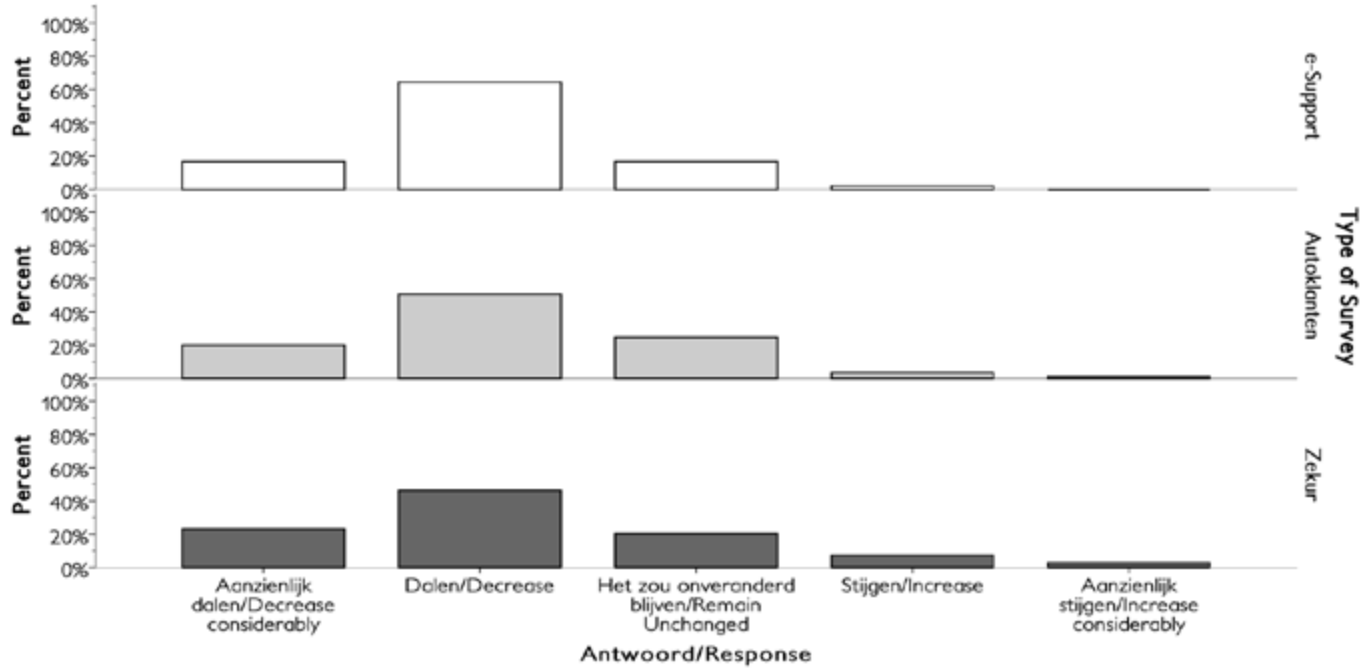


Figure 5.10 Responses to the question "Als de door het e-Support/PAYD systeem verzamelde gegevens gebruikt zouden worden om uw verzekeringspremie te bepalen, hoe denkt u dan dat uw maandelijke verzekeringskosten zouden veranderen?" by survey type.

All respondents were then asked to indicate if they thought that having driving data set their insurance premium would increase or decrease the cost of insurance for them. As can be seen from figure 5.10 the majority of respondents across all the survey types expected that their premiums would decrease, or at the very least stay the same.

That people expected to save is unsurprising given the relatively high level of interest in PAYD (see figure 5.7) in the sample. Furthermore, as indicated by later answers to questions about PAYD not impacting on behaviour (e.g. see table 5.4) many of the participants view themselves as already very safe drivers. Therefore, it follows that they would think that insurance based on their behaviour would end up costing them less. Finally, the fact that 'decrease', rather than 'decrease considerably', is the most selected option is also in line with the relatively modest savings that the respondents seem to expect from PAYD (see table 5.2).

Much like for the potential driving based information sources (see figure 5.3) the respondents were also asked to rank how they would like to receive information on the costs and savings associated with PAYD insurance. Figure 5.11 summarises those results. Once again the scale has been reversed so the largest bar represents the highest ranked alternative.

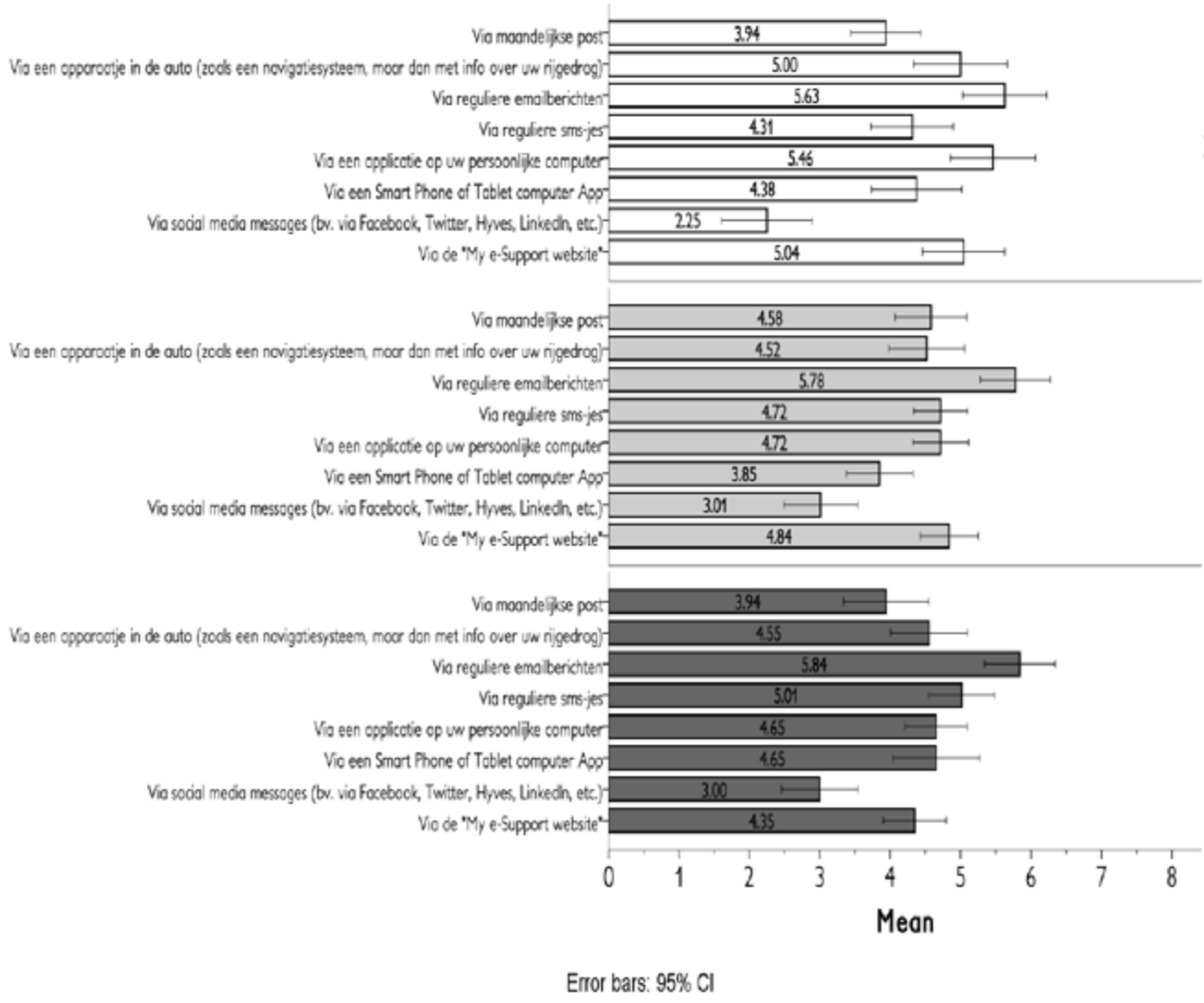


Figure 5.11 Average ratings for the question "Stel dat de door het e-Support system/PAYD verzamelde gegevens gebruikt zouden worden om uw verzekeringspremie te bepalen; hoe zou u dan willen dat de eventuele veranderingen in kosten kenbaar zouden worden gemaakt aan u? Geef uw voorkeur aan met een getal van 1 tot en met 8. 1 = meeste voorkeur, 8 = minste voorkeur" by survey type. Please note that the ratings have been reversed, so a higher rating is more preferred.

The rankings presented in figure 5.11 are very similar to those given previously in figure 5.3 for the provision of driving based information. Again, regular email seems to be the most preferred option, although the preference for email should be treated with care from this sample due to the fact that

they represent a minority who responded to an email request to fill in a survey. With the exception of social media, monthly letters (for the e-Support and Zekur respondents) and Smart phone/tablet apps (for the Autoklanten respondents) the other options for information provision about PAYD savings and costs seem relatively equally ranked. Ultimately, this means that as long as social media is avoided it seems like this sample would be happy to have information on their insurance costs/savings via a PAYD insurance system shared to them via the same channels as information on their behaviour. The somewhat lower social networks ranking in figure 5.11, compared with figure 5.3, is likely to do with the fact that figure 5.11 refers to the sharing of financial information rather than behaviour.

Moving on to the effect of a future PAYD system on driving behaviour the respondents were asked if insurance based on their driving behaviour would change their driving. The data presented in figure 5.12 shows that the majority of participants believe PAYD insurance would not change their behaviour, although, in the case of e-Support and Zekur respondents a sizable minority do believe that PAYD insurance would have an impact.

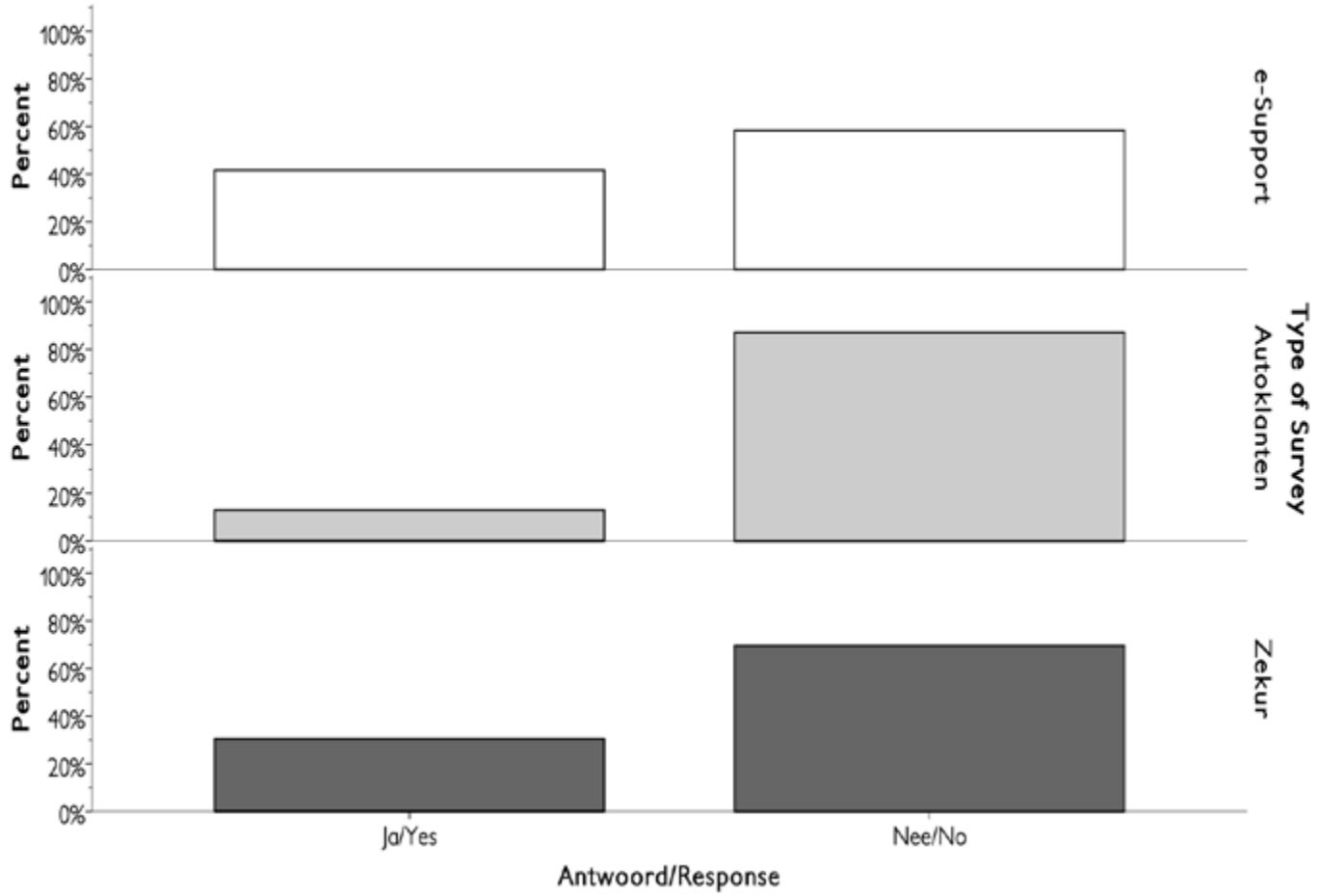


Figure 5.12 Responses to the question "Als de door het e-Support/PAYD systeem verzamelde gegevens gebruikt zouden worden om uw verzekeringspremie te bepalen, denkt u dat uw rijgedrag dan zou veranderen?" by survey type.

It is unclear why Zekur respondents were more willing to indicate that PAYD may impact on their driving behaviour. In the case of e-Support respondents it may be that these individuals have a better understanding of the impact of telematics on behaviour. However, according to the responses in figure 4.2 the majority of e-Support respondents indicated that the information provided by e-Support had not impacted on their driving.

Those respondents who did answer that having insurance based on their driving behaviour would change their behaviour were given the option of answering a question on how they think their behaviour would change. In total 12 e-Support, 10 Autoklanten, and 17 Zekur respondents took this opportunity and their responses are summarised in table 5.3.

Table 5.3 Summary of the responses to the question "Hoe denkt u dat het gebruik van door het e-Support/PAYD systeem verzamelde gegevens ter bepaling van uw verzekeringspremie uw rijgedrag zou veranderen?"

Category	Number of responses
e-Support	
- I would become more aware of my driving style	10
- Other	
o I don't know.	1
o I would have to wait and see.	1
Autoklanten	
- I would become more aware of my driving style	6
- I would drive with a goal to reduce my insurance costs	2
- I don't know	2
Zekur	
- I would become more aware of my driving style	10
- I would speed less	4
- Other	
o "Weet ik niet, maar ik denk dat het een sport wordt om zo te gaan rijden dat ik zoveel mogelijk bespaar"	1
o "Als Big Brother mij aan het volgen is ga ik me uiteraard zo anoniem mogelijk gedragen. Als PAYD gebruikt zou gaan worden zou ik zo lang mogelijk bij een verzekeringsmaatschappij blijven die het NIET heeft. "	1
o "BEWUSTERE KEUZE OM AL DAN NIET IN DE AUTO TE STAPPEN"	1

In general it seems that the respondents indicated that they would become more aware of their driving style. Specifically they mentioned trying to drive flawlessly, safely and economically. It is also interesting to note that one respondent in the Zekur group indicated that PAYD insurance would change their driving for the better as far as society is concerned, but that they would change insurance companies to avoid this effect. Under a voluntary PAYD system this would likely be a somewhat common outcome for those who did not perceive a benefit from PAYD insurance and would likely reduce the impact of the PAYD system as those who really need it most are likely to avoid getting it.

Another Zekur respondent mentioned that if PAYD was in place that driving would become like a sport/game in terms of trying to drive to reduce the insurance cost. This would be a favourable outcome as it would mean that drivers would be motivated to be safe and actively paying attention to their driving style, at least initially.

Much like those who indicated they would change their behaviour under a PAYD insurance plan were asked how (table 5.3), those who indicated they would not change were asked why not. In total 18 e-Support, 58 Autoklanten, and 37 Zekur respondents answered this question and their responses are summarised in table 5.4.

Table 5.4 Summary of the responses to the question "Waarom denkt u dat het gebruik van door het e-Support/PAYD systeem verzamelde gegevens ter bepaling van uw verzekeringspremie uw rijgedrag NIET zou veranderen?"

Category	Number of responses
e-Support	
- I am already an aware and safe driver	17
- I don't know	1
Autoklanten	
- I am already an aware and safe driver	49
- Old habits die hard and I will not change	4
- Other	
o "Zou het niet weten"	1
o "Kan me er niets bij voorstellen"	1
o "Ik heb dit ingevuld omdat ik het niet zeker weet. Het hangt af van wat er allemaal wordt meegenomen in het PAYD systeem en hoe dit wordt verrekend qua kosten"	1
o "Omdat ik tegen zo'n systeem ben en ik wens me niet te laten chanteren"	1
o "Lijkt me niet gewenst en noodzakelijk"	1
Zekur	
- I am already an aware and safe driver	24
- Old habits die hard and I will not change	6
- I already have a cheap insurance	1
- No idea/opinion	2
- Other	
o "Daar niet aangegeven is welke informatie geanalyseerd kan worden, kan ik niet inschatten waar en dus of en hoe dat mijn rijgedrag kan beinvloeden"	1
o "Ik rij een Honda Hybride waarbij het snel zichtbaar is wat het rijgedrag oplevert"	1
o "Je rijdt niet voor je lol auto, je moet ergens naartoe. Ik zou overstappen op een verzekeringsmaatschappij die geen PAYD-systeem hanteert"	1
o "Ik rijd al vrij weinig in de auto"	1

Based on the responses in table 5.4 it seems that the major reason why people do not expect that PAYD insurance would change their driving is that they already view themselves as safe and aware drivers. This optimism towards your own driving skills is a well know bias in the driving population (McKenna, Stanier, & Lewis, 1991; McKenna, 1993) and therefore it is entirely predictable to see it occurring in this sample and it would also likely occur if a larger sample was obtained. It does, however, mean that any marketing for PAYD insurance should likely not concentrate on its abilities to change an individual's behaviour to make them safer but rather that it might improve safety overall for others. As such, it may be better to focus on monetary savings and peace of mind/security if appealing to people at an individual level via marketing.

The response of one Zekur respondent is again interesting. This individual states that they already have a Honda Hybrid and therefore are already receiving feedback on the costs of their driving behaviour. This response is not actually very negative towards PAYD insurance and instead actually highlights the potential power of in-car feedback that could be associated with a PAYD system.

Figures 5.13, 5.14, and 5.15 show the responses of the sample to three questions about specific PAYD system alternatives. The first, shown in figure 5.11, is the most specific and asked if respondents would be interested in a Pre-Pay-As-You-Drive system where participants pre-buy mileage and then are charged for extra mileage above that which they have already brought.

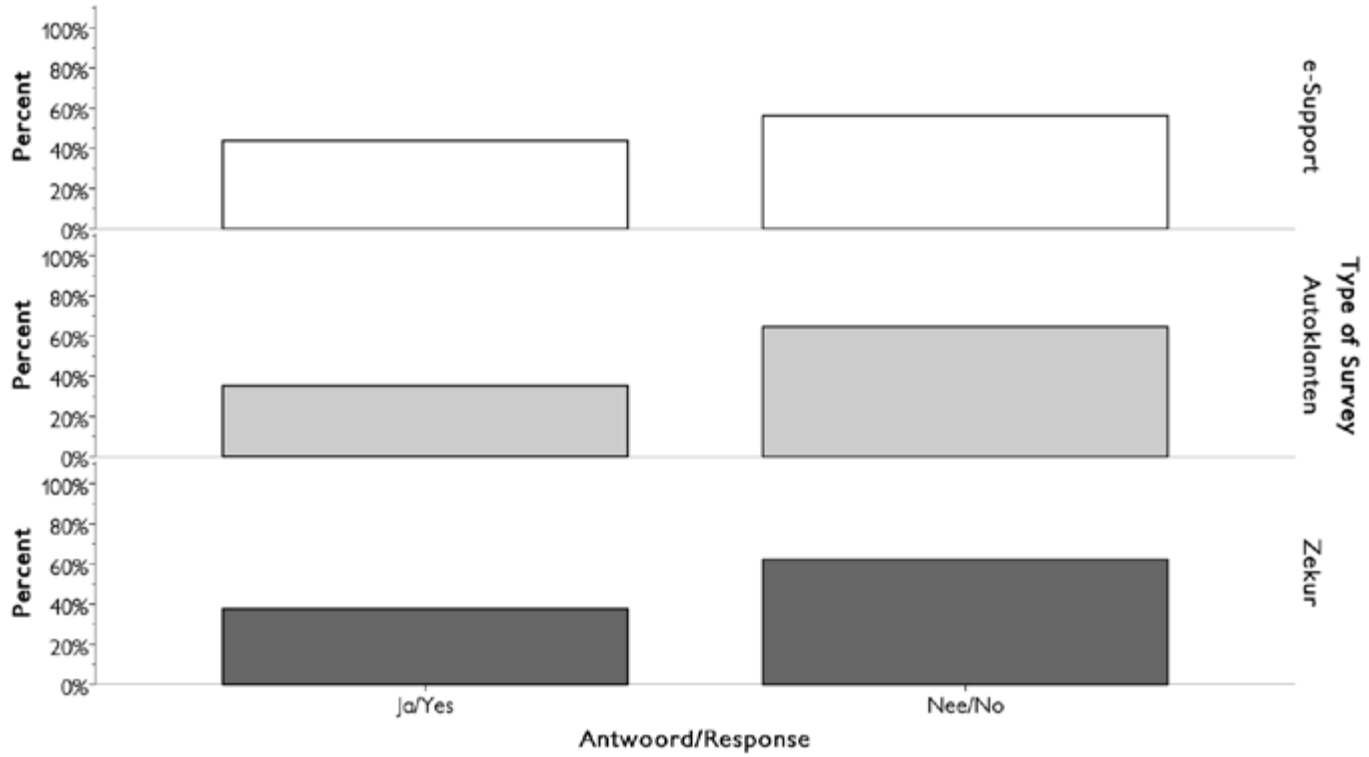


Figure 5.13 Responses to the question "Een mogelijk Pay-As-You-Drive (PAYD) systeem zou het volgende kunnen zijn; u betaalt een vaststaande lage premie per maand voor de autoverzekering (bijvoorbeeld 20 euro), en u zou dan een vaststaand aantal kilometers krijgen dat u die maand mag rijden voor die premie (bijvoorbeeld 500 kilometer per maand). Indien u meer kilometers rijdt dan de bepaalde limiet, zou u een extra bedrag per kilometer betalen voor die maand (bijvoorbeeld 0.04 euro per kilometer). Kilometers die 's nachts worden gereden zouden dan duurder kunnen zijn dan kilometers die overdag worden gereden. Zou u geinteresseerd zijn in een dergelijke PAYD systeem?" by survey type.

Interest in this specific, Pre-Pay-As-You-Drive system is mixed, with around only 40% of the sample being interested in this specific example. This is compared with 60-80% of respondents being interested in PAYD as a general idea (see figure 5.7). In contrast to the somewhat low level of interest in figure 5.13, figure 5.14 shows that interest in having a PAYD insurance where you can first try the system out for 30 days and then use that data to set future premiums is more like the 60-80% interest reported earlier for PAYD insurance in general (see figure 5.7).

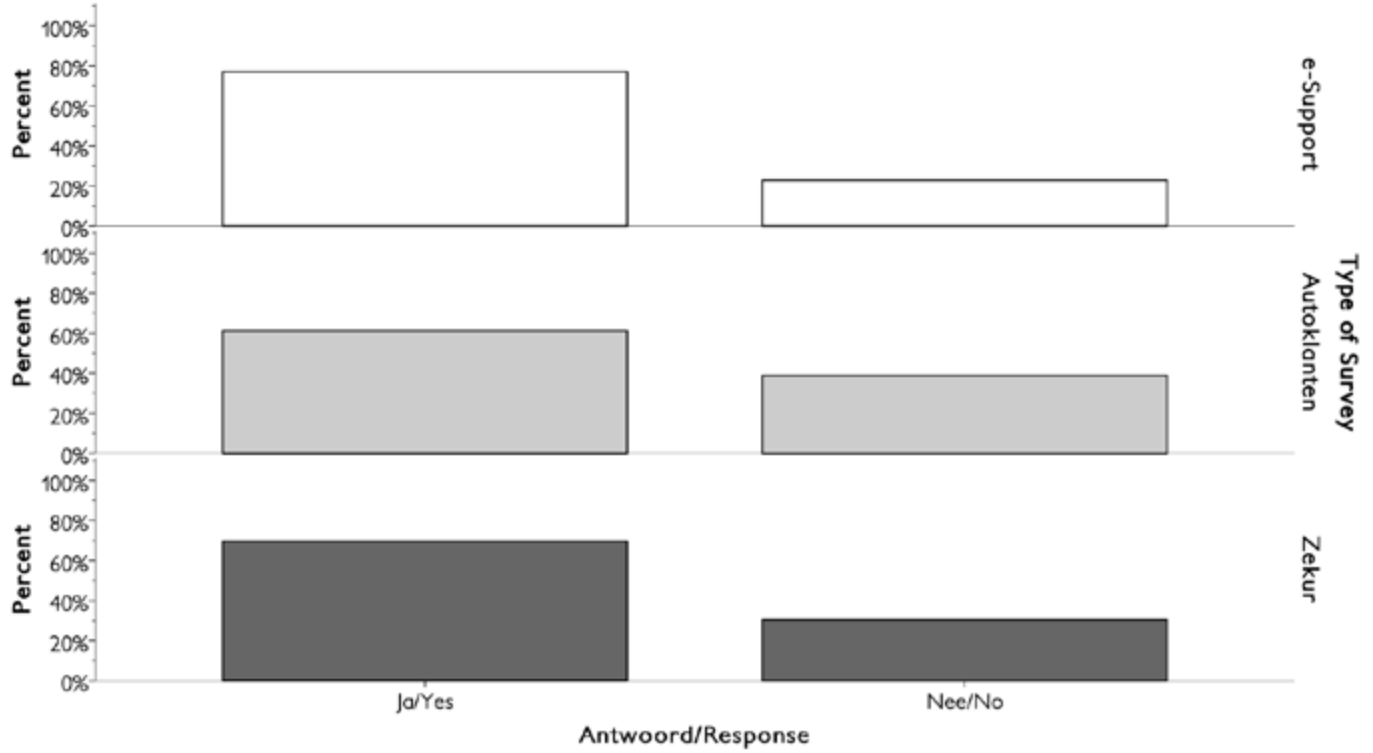


Figure 5.14 Responses to the question "Zou u interesse hebben om een 'try out pakket' van een Pay-As-You-Drive (PAYD) systeem te gebruiken, waarna u een schatting zou ontvangen van de premie die u zou kunnen verwachten in de toekomst, als u zou kiezen voor een dergelijk systeem?" by survey type.

When respondents were then asked about a PAYD system where they earn points that can be traded in for rewards, like a customer reward system, interest amongst the Autoklanten and Zekur respondents was relatively low (see figure 5.15). However, interest amongst the e-Support clients, while not as high as the approximately 80% interest in figure 5.7, still indicated that a majority would be interested in such a plan. Why the e-Support respondents differ on in their interest in a point based PAYD system when compared to the Autoklanten and Zekur respondents is not clear.

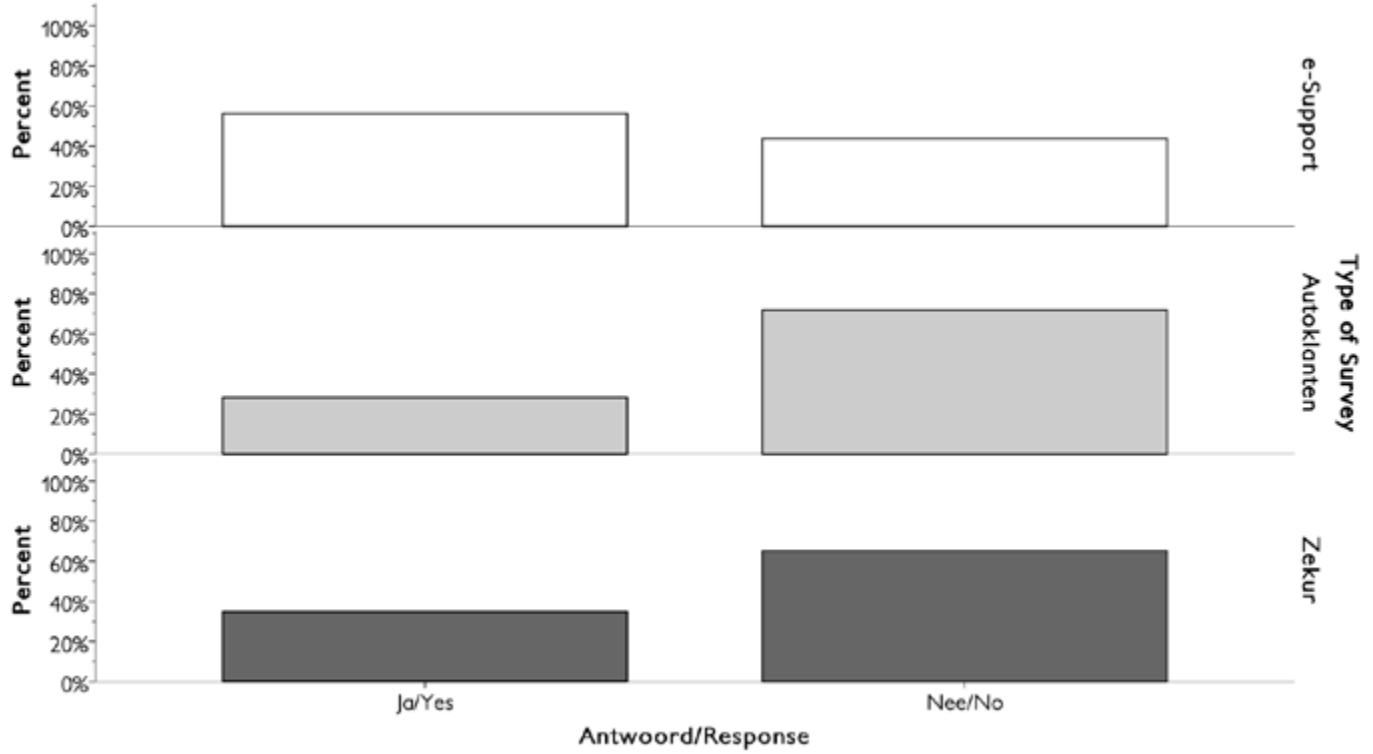


Figure 5.15 Responses to the question "Zou u interesse hebben voor een systeem waarbij de door het (toekomstige) PAYD-systeem verzamelde gegevens omgezet zouden worden in punten verdiend met veilig en efficient rijgedrag, die dan ingeruild kunnen worden voor beloningen achteraf (bv. zoals air miles of een klanten spaarsysteem)?" by survey type.

If a respondent did indicate that they were interested in a point based PAYD insurance plan then they were also asked what kind of rewards they might be interested in and how many points per month would they expect to earn. The question about earning points was too difficult for the respondents, with the majority of those responding saying they had no idea but the answers to what kind of rewards they were interested in is summarised in table 5.5.

Table 5.5 Summary of the responses to the question "Zo ja, wat voor beloningen achteraf zou u dan interessant vinden?"

Category	Number of responses
e-Support	
- Discount/lower insurance/money back from insurance	15
- Air miles	2
- Other	
o "Geen idee"	3
o "Spaarsysteem"	2
Autoklanten	
- Discount/lower insurance/money back from insurance	12
- Car related rewards (for instance gas discount)	1
- Gift cards / vouchers / small gifts	4
- Other	
o "Altijd leuk om je gedrag beloond te zien"	1
o "Je weet toch niet voor af hoeveel en hoe je rijd"	1
o "Air miles"	1
Zekur	
- Discount/lower insurance/money back from insurance	9
- Electronics / small gifts / car products, etc	3
- Gift cards / vouchers	2
- A combination of the above three things	3
- Other	
o "Reisje Malediven of Seychellen. ;-)"	1
o "Klantenspaarsyteem"	1

While table 5.5 does show some interest in trading points earned via a PAYD system for gifts, the majority of respondents simply want to trade their points for a discount/reduction on their insurance costs. Trading points for a discount could be a useful mechanic for a PAYD system to adopt as points can be varied more freely and in larger amounts than money and research has suggested that people are relatively insensitive to the eventual trade off value of the points (Bagchi & Li, 2011).

In addition to the ratings and opinions already provided, the Autoklanten and Zekur respondents were also given an opportunity to answer an open ended question about what could be added to a PAYD system in order to improve safety (the e-Support respondents were asked a similar question, see table 4.3). In total 11 Autoklanten and 11 Zekur respondents took this opportunity and Table 5.6 summarises their responses.

Table 5.6 Summary of the responses to the question "Heeft u nog extra opmerkingen over hoe een PAYD-systeem veranderd of verbeterd kan worden om veilig en efficient rijden te bevorderen?"

Category	Number of responses
Autoklanten	
- Bad idea; don't go through with it	5
- Good idea; I would like PAYD system	1
- Track maintenance costs	1
- Compare different transport options	1
- Overige	
o "Dan zou ik eerst het bestaande systeem moeten uitproberen.	1
o Wij maken niet zo veel gebruik van de auto.	1
o Vrees dat als het systeem in de auto zit dit ten koste gaat van de veiligheid. Dit geldt voor het hele systeem: mogelijk gaan mensen ongewenst rijgedrag vertonen om hun targets te halen.	1
Zekur	
- Bad idea: do not go through with this	7
- Information via an app	1
- Camera for red light alerts	1
- Info not per month but per trip	1
- Exchange data with PAYD-co members	1

At this point it is clear that the majority of those who took the opportunity to give their opinion at this point were those who had a particularly negative view on PAYD insurance. Comments that are summarised by the 'Bad idea' category generally mentioned privacy concerns (in one case a reference to "Minority Report" a science fiction book & film about an authoritarian police state that psychically tracks crimes was mentioned), over reliance on technology, that PAYD insurance just would not work in general, and that trying to introduce PAYD insurance is just to benefit insurance companies and nobody else. This last opinion is interesting in that according to research PAYD insurance is estimated to actually help society and individuals drivers considerably more than it will help insurance companies (Litman, 2004; Litman, 2005). In fact, some forms of PAYD insurance have been estimated to reduce insurance profits (Adkins, 2004; Bordoff & Noel, 2008). So, what this response highlights is perhaps a tendency to see any new product introduced by a business, such as an insurance company, as an attempt to increase profits.

In the final question in the PAYD insurance section respondents were asked to rank five different PAYD reward systems in order of preference from 1-5, where 1 was the most preferred reward. These options were as follows; 'your car insurance premium is based on how many miles you drive per month (taking into account the types of road you are driving on)', 'reward points that can be converted into other products (e.g. consumer goods)', 'extra kilometres you can drive the next month without having to pay extra for', 'discounts on other types of insurance (e.g. health insurance, home insurance)', and 'your car insurance is based on your driving behaviour (e.g. based on your safe driving, determined by acceleration and braking)'. Figure 5.16 shows the result of the respondent's rankings. Again the scale has been reversed so a larger bar indicates a higher ranking and therefore a greater preference for that reward.

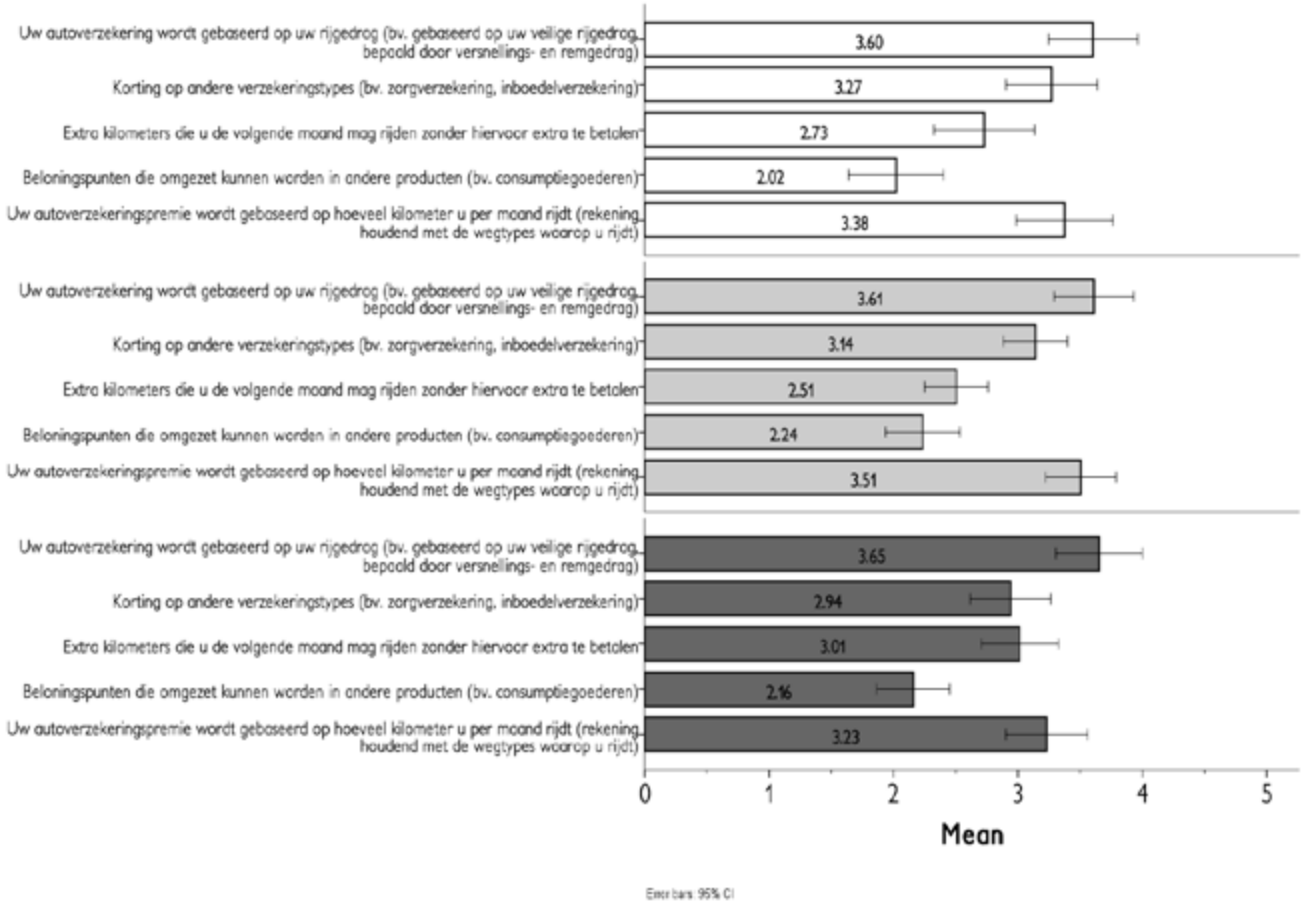


Figure 5.16 Average ratings for the question "Geef alstublieft aan welke van onderstaande opties u prefereert in termen van beloningen die u zou willen ontvangen met veilig en efficient rijgedrag bij een toekomstig PAYD-systeem. Geef uw voorkeur aan met een getal van 1 tot en met 5. 1 = meeste voorkeur, 5 = minste voorkeur" by survey type. Please note that the ratings have been reversed, so a higher rating is more preferred.

The two most preferred options are the same across all three survey types and are insurance costs based on how far the respondents drive (mileage based PAYD insurance) and insurance costs based on how the respondents are driving in terms of their behaviour (behaviour based PAYD insurance). These two types of PAYD insurance could of course be combined in a real PAYD insurance system. The third most preferred option for both e-Support and Autoklanten respondents is a points based rewards system, whereas for Zerkur respondents this comes in a close fourth behind gaining extra kilometres that you would not be charged for (which is the second to last preferred option for the other two types of respondent). The least preferred option is also clear, and was discounts on other types of insurance.

6. Privacy

The final section of the survey collected data on the views of the respondents towards privacy. These will be presented here. Privacy was also previously raised by the respondents in terms of why they were not interested in PAYD insurance (e.g. see tables 5.2 and 5.6).

Respondents were initially asked to rate, from 1-7, how important privacy was to them in general, and then in terms of a future e-Support/PAYD system. In these cases a rating of 7 was 'extremely important' and a rating of 1 was 'completely unimportant'. In addition to these ratings of importance e-Support respondents were asked to rate how satisfied they were with e-Support in terms of privacy where 7 indicated that they were 'very satisfied' and 1 indicated that they were 'very unsatisfied'. The average ratings for all three of these questions are shown in figure 6.1. In summary there were not really any differences in the ratings, with all respondents rating privacy as important and the e-Support respondents indicating that they are relatively satisfied with the privacy of the e-Support system (no respondents indicated that they were unsatisfied with the privacy of e-Support but 18 (37.5%) did indicate that they were neutral towards it).

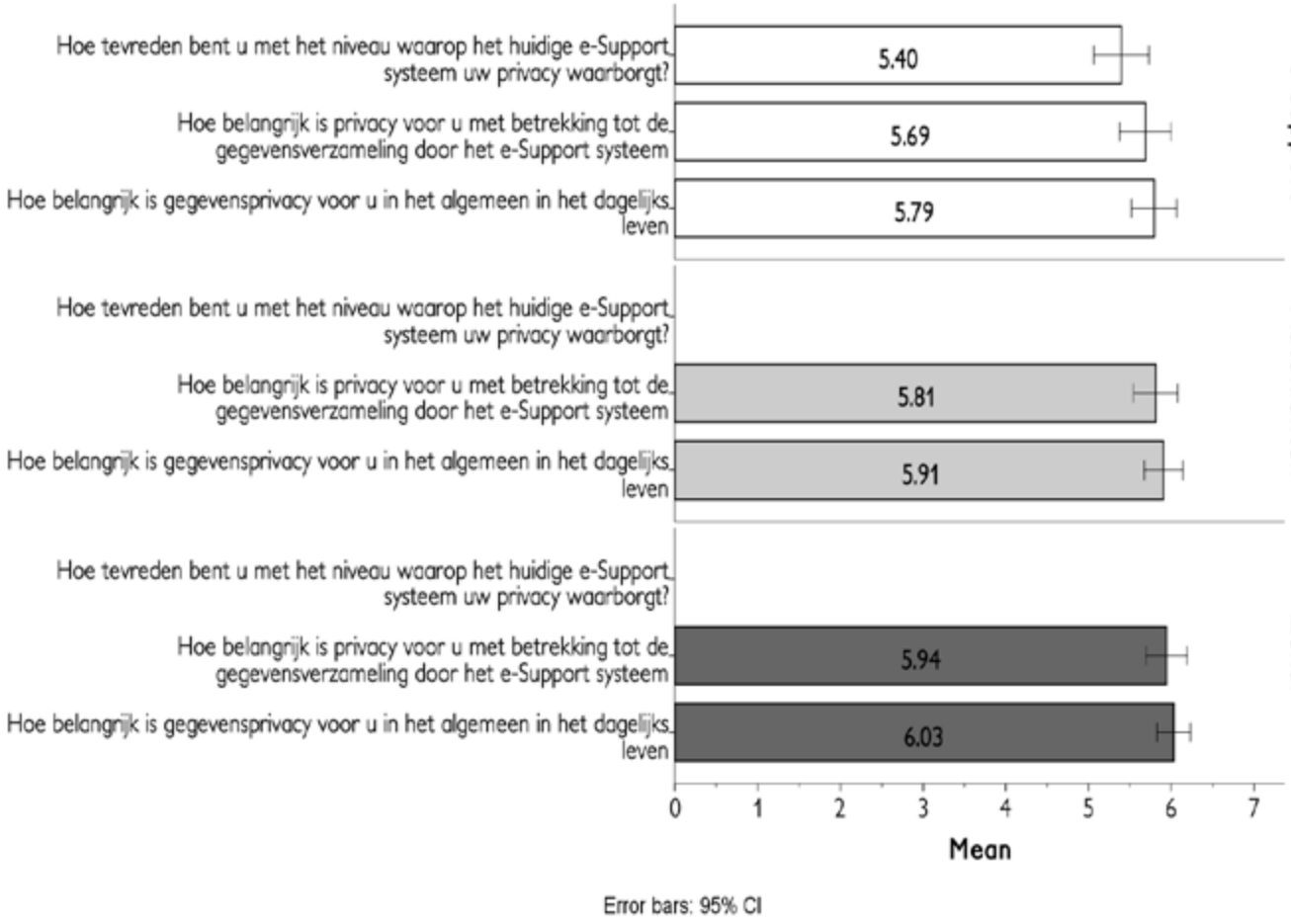


Figure 6.1 Average ratings for the questions "Hoe tevreden bent u met het niveau waarop het huidige e-Support systeem uw privacy waarborgt?", "Hoe belangrijk is privacy voor u met betrekking tot de gegevensverzameling door het e-Support/PAYD systeem?" and "Hoe belangrijk is gegevensprivacy voor u in het algemeen in het dagelijks leven (bv. in termen van de informatie die u geeft op websites, klanten beloningssystemen, onderzoeken, etc.)" by survey type. The first question only applies to the e-Support respondents.

The e-Support respondents were then given the opportunity to indicate if there was anything that could be done to improve the privacy of the current e-Support system. Only one person answered this question with an answer other than "I don't know" and that person did not make a comment that was relevant to privacy. Rather they used this opportunity to mention that the survey did not take into account the behaviour of other road users and wondered how that would be factored into PAYD. To be precise they said "Heel de enquete is geen rekening gehouden met overige weg gebruikers, die wel degelijk invloed hebben op je eigen weg gedrag. Hoe wordt dat verrekend met PAYD".

Respondents of all three types of insurance were then asked a similar question about automatically sharing data collected by a telematics based PAYD system after an accident with emergency services (but not with Univé) and if they would be/are comfortable with this. For e-Support customers this question was phrased in terms of the accident reporting being what already occurs with e-Support, whereas the Autoklanten and Zekur respondents were presented with this as a hypothetical situation. In any case figure 6.2 shows that the vast majority of respondents would be/are fine with sharing data like this. A fact that again signals that retaining the accident reporting features of e-Support within any future PAYD system, at least as an optional extra, would be attractive to consumers.

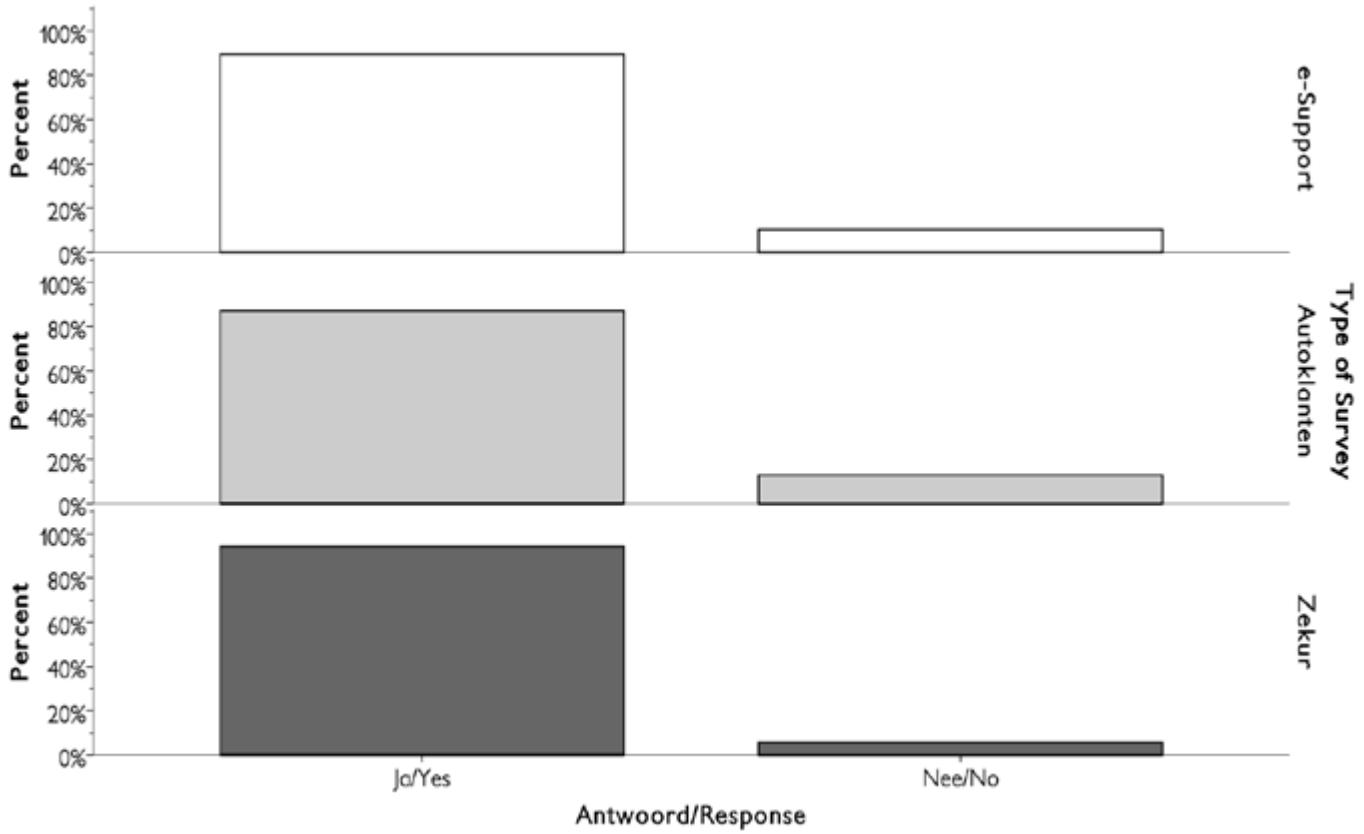


Figure 6.2 Responses to the question "Momenteel deelt het e-Support systeem automatisch informatie na een ongeluk, bijvoorbeeld de locatie van het ongeluk, snelheid, raakpunt van botsing, etc. met hulpdiensten zodat zij snel in actie kunnen komen. Deze informatie wordt niet met Univé gedeeld. Voelt u zich prettig bij de manier waarop dergelijke informatie wordt gedeeld?/ Na een ongeluk kunnen PAYD systemen automatisch bepaalde informatie delen (bv. locatie van het ongeluk, snelheid, punt van botsing, etc.) met hulpdiensten (maar niet met Univé) om hen te helpen snel te reageren op het ongeluk. Als u een PAYD systeem had, zou u zich dan prettig voelen wanneer dergelijke informatie zou worden gedeeld met hulpdiensten (maar niet met Univé)?" by survey type.

The few people that where not, or would not, be comfortable with the automatic sharing of accident data were then given an opportunity to explain why. These responses are summarised in table 6.1. Privacy concerns are again the most common reason. However, two respondents indicated that they had said "no" to the previous question (figure 6.2) because they wanted to indicate that Univé should also be getting accident data automatically.

Table 6.1 Summary of the responses to the question "Zo nee, waarom niet?" in response to why a respondent was not comfortable automatically sharing accident information with emergency services (not Univé).

Category	Number of responses
e-Support	
- Because of potential uncertainties about who to blame for an accident	2
- The insurance company ought to know this as well	1

Autoklanten	
- Privacy / trust issues	2
- The system will not offer many advantages	2
- Other	
o Rij niet zo veel	1
o De computer regelt alles, alles wordt hierdoor onpersoonlijk. / De computer moet een hulpmiddel zijn en blijven	1
o Eigen verzekeraar mag niet uitgesloten worden omdat je daar toch een relatie mee heb	1
Zekur	
- Privacy / trust issues	2
- The system will not offer many advantages	2

It is interesting, therefore, to look at the next question which did ask about automatically sharing accident data with Univé. Here, in figure 6.3, we see that while the majority of respondents are quite happy to automatically share their accident data with Univé there are more than in figure 6.2 that are not. These people who were not happy with the idea of automatically sharing their accident data with Univé where then also given an option to share why, and there responses are summarised in table 6.2. Once again privacy concerns are the biggest issue raised. Although some are worried also about the possibility that data from accidents could be used against them or that the wrong conclusions would be drawn. Whereas others expressed the opinion that they like the freedom to be able to handle an accident without getting insurance companies involved.

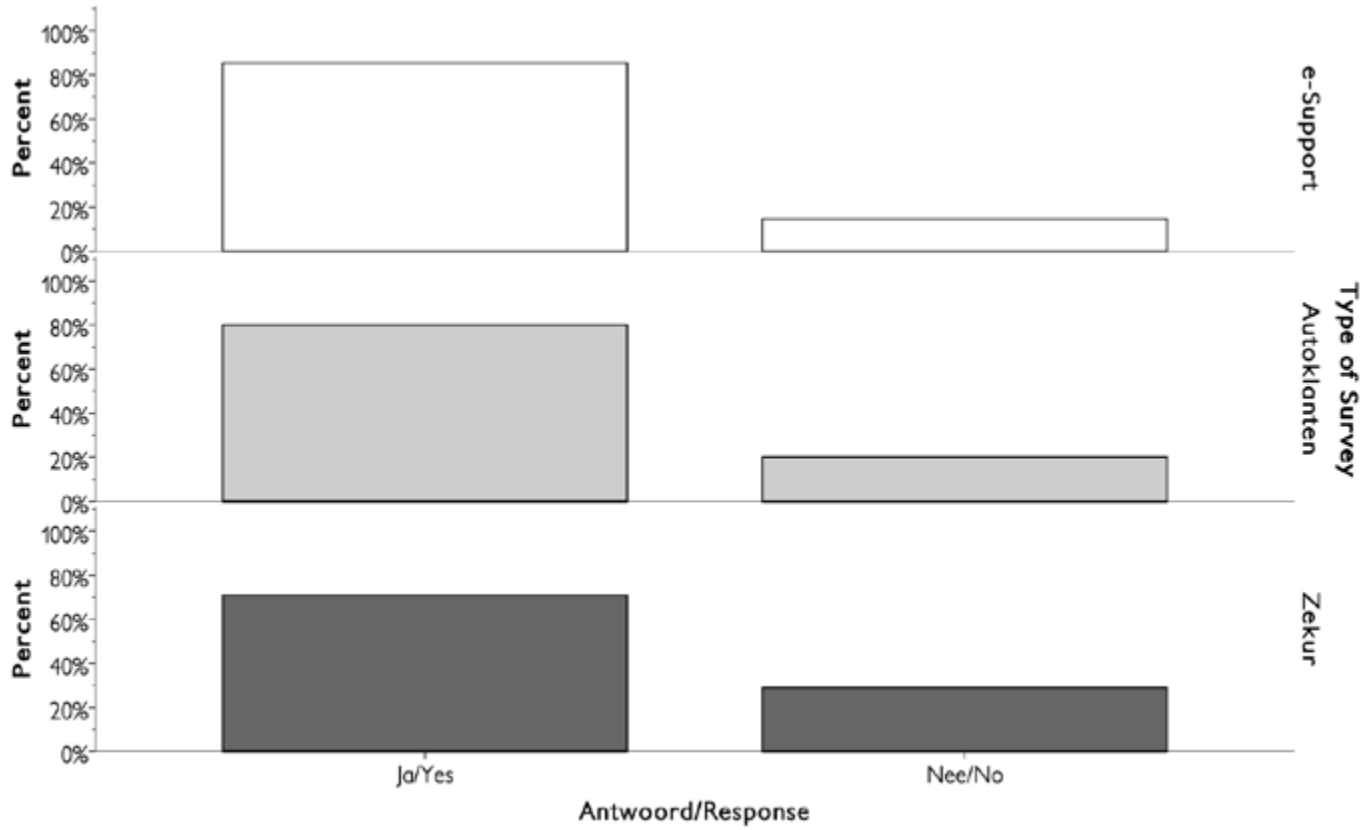


Figure 6.3 Responses to the question "Zou u het fijn vinden als de informatie over een ongeluk verzameld door het e-Support/PAYD systeem automatisch ook wordt gedeeld met Univé zodat het proces van claims kan worden bespoedigd? (op dit moment is het optioneel om deze gegevens te delen)" by survey type.

Table 6.2 Summary of the responses to the question "Zo nee, waarom wilt u liever niet dat deze informatie automatisch wordt gedeeld met Univé?"

Category	Number of responses
e-Support	
- Privacy/trust	3
- I am unclear if and how this information should really be shared	2
Autoklanten	
- Privacy/trust issues	7
- Conclusions may be drawn too soon or with no ground	2
- Other	
o "De vraag komt op: wat doet de verzekeringsmaatschappij met deze gegevns t.o.v. de verzekerde?"	1
o "Niet nodig"	1
o "De computer regelt alles, alles wordt hierdoor onpersoonlijk/De computer moet een hulpmiddel zijn en blijven"	1
o "Wellicht werken deze gegevens in mijn nadeel?"	1
o "Mogelijk wil ik de schade liever zelf afhandelen en Unive er niet bij betrekken - die keuze heb ik dan niet meer. Als die keuze er wel nog is kan het wel erg praktisch zijn"	1
Zekur	
- Privacy/trust issues	7
- Conclusions may be drawn too soon or with no ground	2
- Other	
o "Hypothese. Ik sta geparkeerd in straat A. In straat A zijn 4 kroegen. / Boven een van de kroegen woont een vriendin die op vakantie is; ik verzorg slechts de planten, post etc. / Een uur later, het is ondertussen half donker, stap ik weer in de auto en onverhoopt ontstaat er in dat kleine straatje een raar ongeluk, zonder directe betrokkenen of andere getuigen, maar wel 1800 euro schade. / Wat is de kans dat Unive stelt dat ik de kroeg uit kwam rollen?"	1
o "Als ik bij het inparkeren een schrammetje zou oplopen, dan betaalherstel ik dat liever zelf dan gebruik te maken van de verzekering - alleen maar werk en verspilde energie	1
o "Ik ben zelf heel goed in staat om Unive in te lichten"	1
o "Niet verplicht, maar mogelijk als vraag die na het ongeluk getoond word"	1
o "Omdat men eerst het ongeluk zou moeten verwerken en om te voorkomen dat er direct iemand voor je neus staat om alles maar snel te regelen"	1

Finally, the respondents were presented with five different organisations or groups of people; Univé (figure 6.4), emergency services (figure 6.5), police (figure 6.6), the Dutch government (figure 6.7), and friends on social networking sites (figure 6.8). They were then asked to indicate their preference for how data from PAYD insurance could be shared with these people/organisations and could select one of the following options; 'absolutely no sharing of data', 'voluntary sharing of anonymous data', 'automatic sharing of anonymous data that has been self-selected', 'automatic anonymous sharing of all data', 'automatic sharing of self-selected data without anonymity', and the 'automatic sharing of all data without anonymity'. What can be said about figures 6.4 – 6.8 is that generally speaking the e-Support respondents appear a little more open about sharing their data. This is likely because these people are already allowing their cars to be tracked via telematics and therefore are obviously somewhat open to data sharing. Respondents in general also seem most open with sharing their data with emergency services and the police, but are less interested in sharing their information with the Dutch government in general and, in line with other responses in the survey, are strongly against data sharing via social media. In terms of sharing with Univé, the respondents seem relatively comfortable sharing data, with 15-20% even willing to automatically share non-anonymous data with Univé. However, there is a clear preference for being able to select what data is shared.

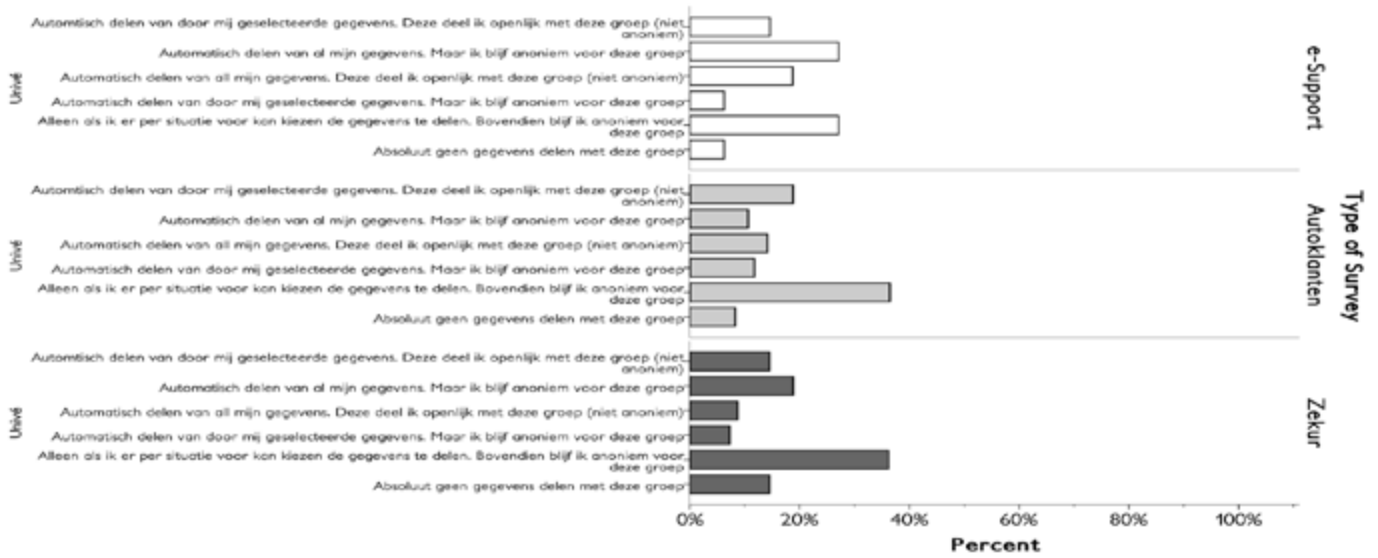


Figure 6.4 Responses to the question "Geef alstublieft aan hoe prettig u het zou vinden als de gegevens verzameld door het e-Support systeem (of een toekomstige versie daarvan)/PAYD-systeem worden gedeeld met de volgende groepen" for Univé by survey type.

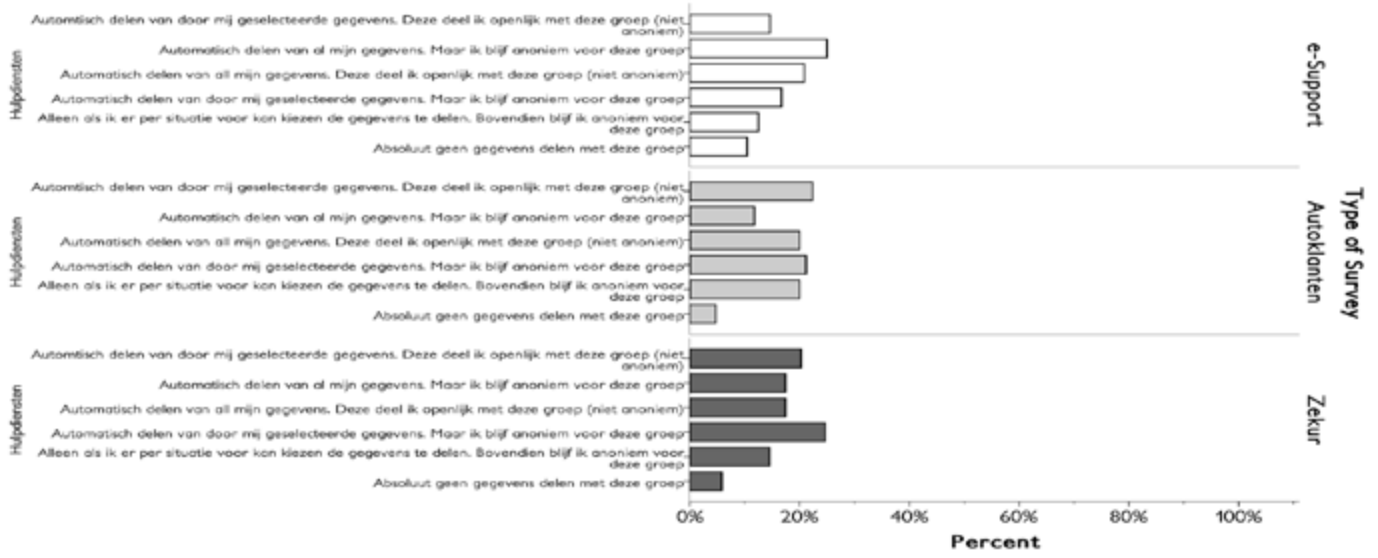


Figure 6.5 Responses to the question "Geef alstublieft aan hoe prettig u het zou vinden als de gegevens verzameld door het e-Support systeem (of een toekomstige versie daarvan)/PAYD-systeem worden gedeeld met de volgende groepen" for emergency services by survey type.

Data sharing with police

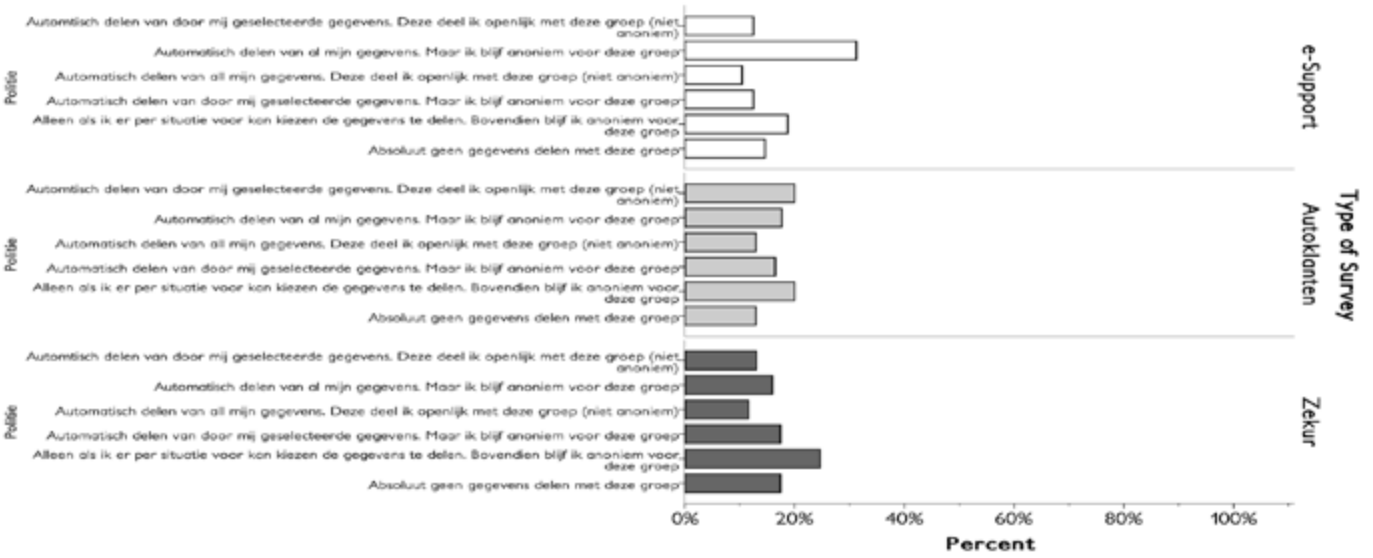


Figure 6.6 Responses to the question "Geef alstublieft aan hoe prettig u het zou vinden als de gegevens verzameld door het e-Support systeem (of een toekomstige versie daarvan)/PAYD-systeem worden gedeeld met de volgende groepen" for the police by survey type.

Data sharing with the government

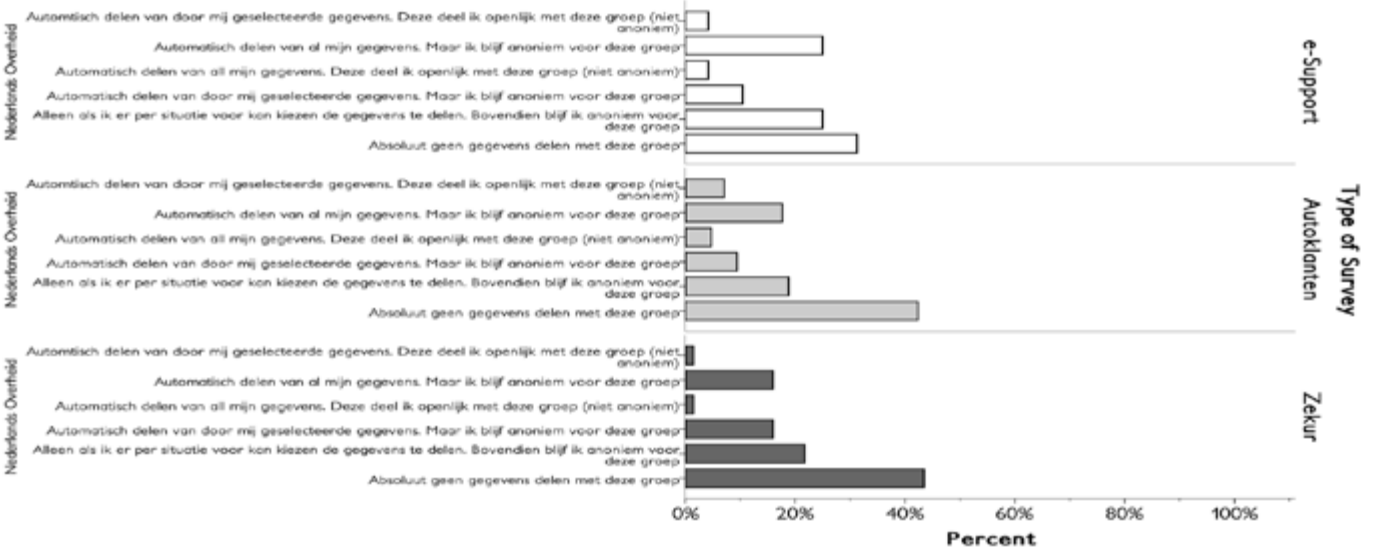


Figure 6.7 Responses to the question "Geef alstublieft aan hoe prettig u het zou vinden als de gegevens verzameld door het e-Support systeem (of een toekomstige versie daarvan)/PAYD-systeem worden gedeeld met de volgende groepen" for the Dutch government by survey type.

Data sharing with social networks

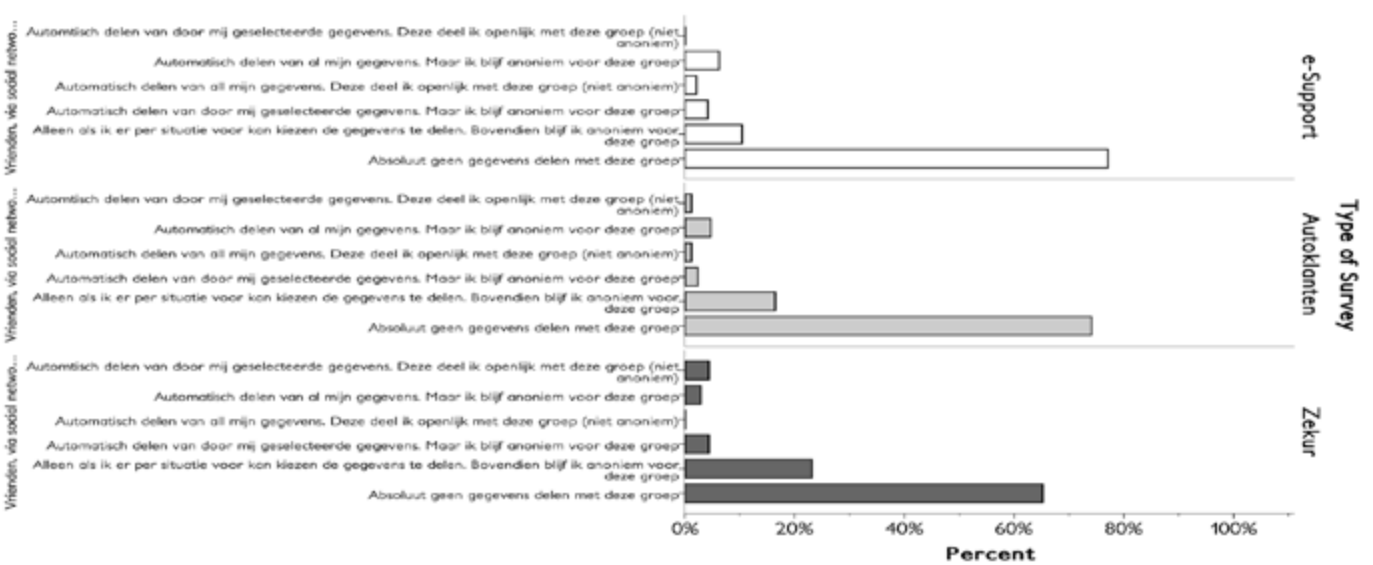


Figure 6.8 Responses to the question "Geef alstublieft aan hoe prettig u het zou vinden als de gegevens verzameld door het e-Support systeem (of een toekomstige versie daarvan)/PAYD-systeem worden gedeeld met de volgende groepen" for the friends on social media by survey type.

7. Implications of the survey for PAYD insurance

As stated in the introduction due to the small, and demographically biased (see section 2), nature of this survey care should be taken when drawing any solid conclusions based on this survey. Rather the respondents should be taken as examples of people that are particularly engaged and interested in insurance at Univé. With that in mind, the data collected by the survey gives a picture of respondents who are generally open to the idea of PAYD insurance (see figure 5.9). This particularly applies to the e-Support respondents, likely because they are in general also relatively satisfied with e-Support as it currently functions, although they clearly do not check the e-Support website (see section 4). In particular there appears to be interest in the ability to trial a PAYD system (See figure 5.14), while other specific ideas for PAYD insurance were less popular (see figures 5.13 and 5.15). In general the respondents also expected to save money from PAYD (figure 5.10) and many indicated that they would be interested in savings of around 10 euro a month (table 5.1). Given that the respondents had no reference point for how much PAYD insurance could save and could enter any value, the fact that many chose 10 euro shouldn't be taken so much as an indication that this is the amount they want, but more that are interested in PAYD insurance even in the case of relatively low savings. In terms of rewards the respondents were mostly interested in discounts off their car insurance (figure 5.14).

While the respondents were generally open to the idea of PAYD insurance (figure 5.9) and generally also willing to share data with emergency services (figures 6.2 and 6.5), police (figure 6.6) and Univé (figures 6.3 and 6.4) they were still concerned about privacy in general (figure 6.1), with a minority of respondents expressing extreme views against PAYD on the basis of privacy concerns (e.g. table 5.6). Therefore, addressing privacy when designing and marketing any future PAYD insurance programme will be important and should be taken into consideration.

In terms of how any future PAYD system would look the respondents are generally pretty neutral towards the suggested sources of data that they would be interested in. The only real standout bit of information was on accident reporting, which suggests, along with the willingness to share data with emergency services, an interest in having an accident reporting function associated with a future PAYD insurance package. Furthermore, the data currently collected by e-Support generally had lower ratings in terms of perceived importance than other suggested types of information (see figures 5.1 and 5.2), signalling that there is certainly room for additional information sources to be added. The majority of respondents also indicated that regular emails are their preferred way of being updated about PAYD insurance matters (see figures 5.3 and 5.11) although this may be related to this particular survey, which was made up of people who were open to filling in a survey that was advertised via email. Respondents were also generally open to the idea of in-car, application, and web feedback as part of a PAYD insurance package. The respondents in this survey were, however, extremely uninterested in any connection between PAYD insurance and social media (e.g. figures 5.3 and 5.9) and not particularly keen on PAYD information being used to set goals (figures 5.4 and 5.5) or being used for comparison purposes (figures 5.7 and 5.8).

While the respondents did indicate that their own safety was the most important aspect of driving (figure 2.7) they were not particularly open to the idea that PAYD insurance could change their driving behaviour in terms of safety (e.g. see figure 5.12). This is because the respondents seem to view themselves as already very safe drivers (e.g. tables 4.2 and 5.4), a view that is common in the driving population (McKenna, Stanier, & Lewis, 1991; McKenna, 1993). That the respondents have this view is important to keep in mind as it may mean that they are more open, in terms of marketing, to the cost savings that PAYD insurance may be able to promise, or safety measures that keep them safe from other drivers (rather than from their own driving). Furthermore, in general the respondents in this sample did not seem particularly interested in or concerned about information on the environmental impact of their driving behaviour (e.g. figures 2.7 and 5.3).

Ultimately, if the views of this sample do correspond to the views of the public at large, or even just to others in the same demographic groups that were represented in this sample, then it does seem that there is a market and interest in PAYD insurance. However, further research in this area is needed.

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VER
BVM
DNI
LV
CER
NA

Univé customer survey: Pay-As-You-Drive (PAYD) insurance

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